



2012

FLeaTS User Manual



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Firstfolio Limited

17th November

eChoice

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Financial Services

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Please ensure that you review the
section “Changes since publication”
on page 77.

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FLeaTS

FLeaTS consists of several components including:

1. Client Relationship Management (CRM)
2. Commission management and financial forecasting
3. Sales and lead management and tracking
4. Loan matching and comparison software
5. NCCP and other forms
6. Electronic Lodgement

This manual is designed to provide you with an overview of the workings of the software and a guide as to how to get the best out of it. FLeaTS, if used to its maximum will provide you with tools that will help you to improve your business.

Installing FLeaTS

Once you have been provided with your user ID and password you can install FLeaTS onto your computer. There is no limit to the number of computers you can install the system on; however, if using multiple computers you will need to ensure that you 'Exchange' your data both before leaving one computer and again before starting work on another.

You can install the system from the following website:

<http://www.echoice.com.au/fleats>

Full instructions for the installation are contained on the web page.

Where to get help

A complete manual for both FLeaTS is available for download from the Firstfolio website at:

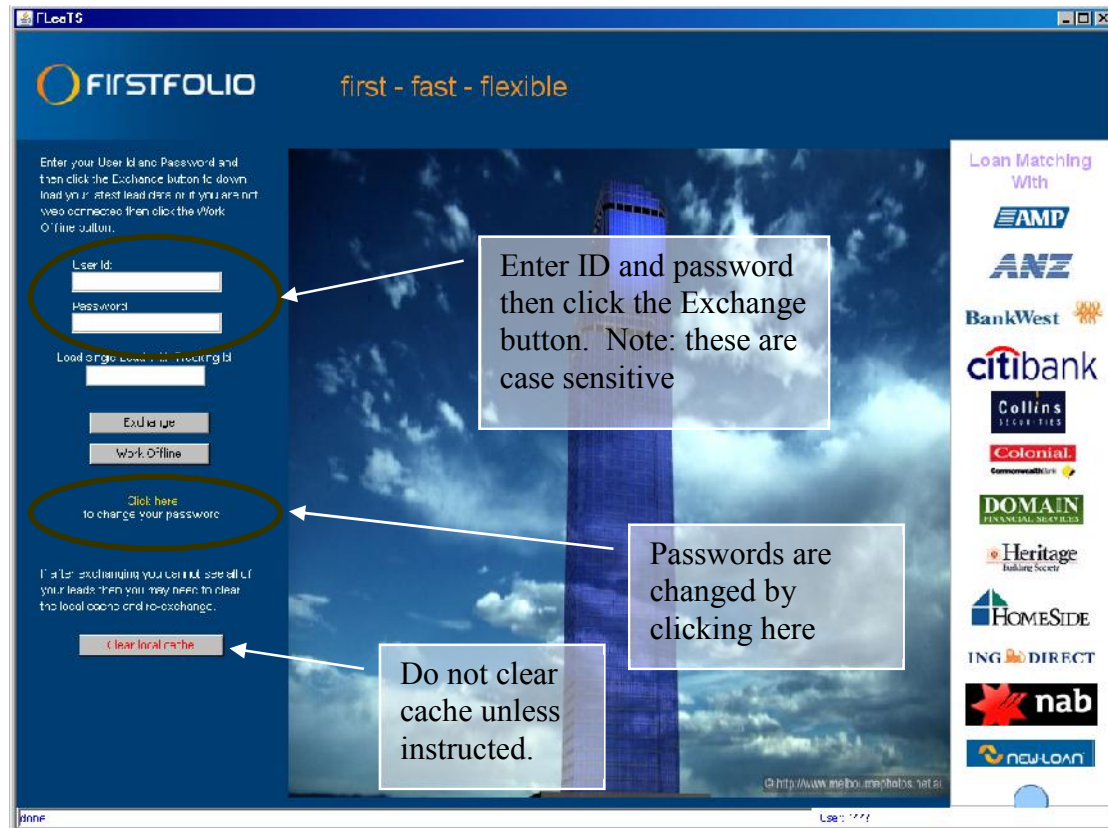
<http://www.firstfolio.com.au/aggregation/aggregation/firstfolio-one/system/>

Additional assistance is available from:

For help with system use:

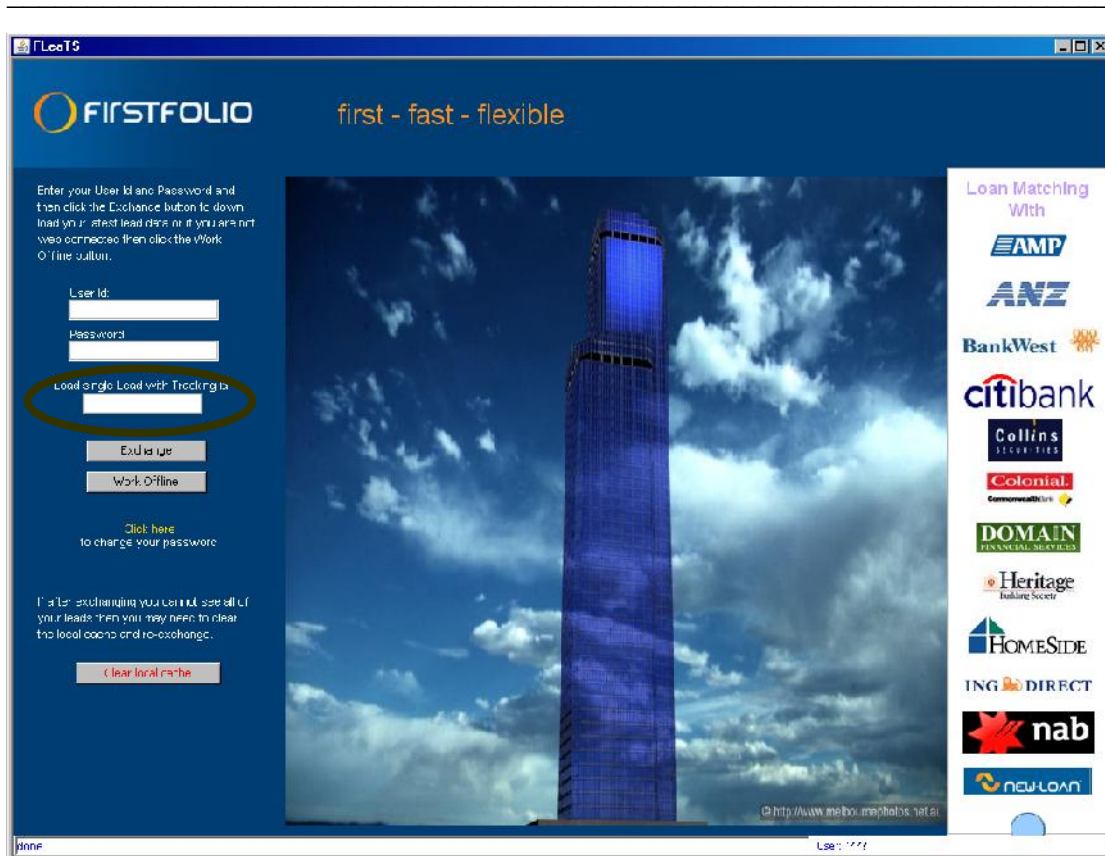
- **Email:** fleats.support@firstfolio.com.au
- **Broker Help Line:** 1300 883480
- **System “Bug Button”**  from within FLeaTS

Logging on and changing your password

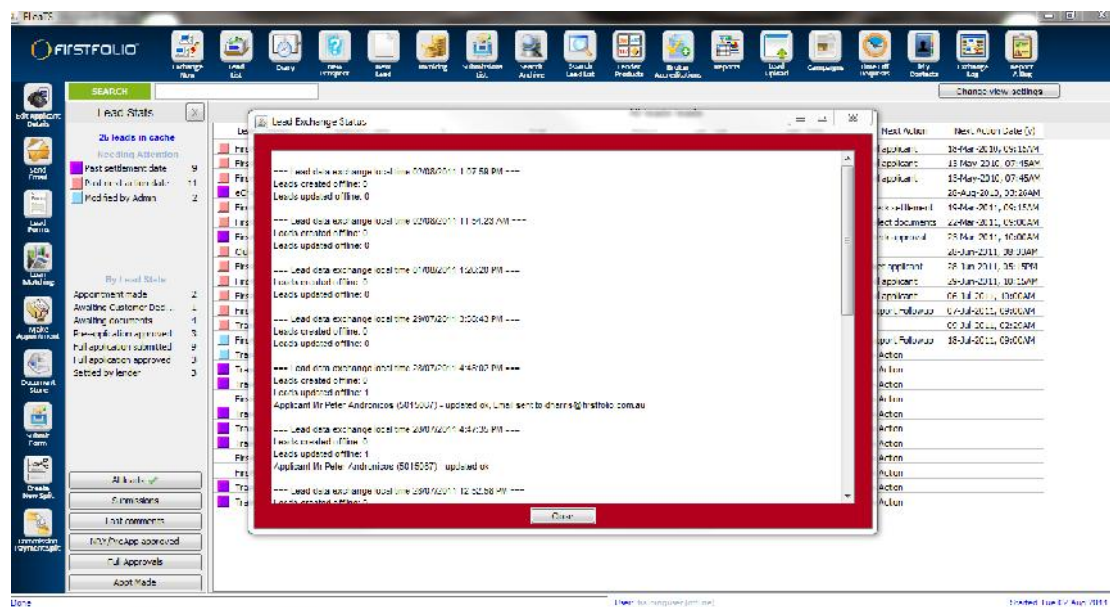


Note: If you are working offline you need to click the **Work Offline** button instead of the Exchange button.

Tip: 3 unsuccessful attempts to log in will cause your access to be frozen. If this occurs you need to contact your administrator to unlock your account.



When logging on at a client's home it is preferable to also enter that customer's lead number and click on **Work Offline**. By doing this you avoid displaying your entire client listing. The only customer displayed will be the one you have selected.



Once logged on, a dialog box will be displayed showing a history of the most recent Exchanges. Additionally, this dialog box will provide an alert if any Comparison Rate Schedules have been updated.

Click the Close button to exit the Dialog box.

Creating a new client

Click here (points to the 'Create New Lead' button in the top toolbar)

Click to add more applicants (points to the 'Add Applicant' button in the left sidebar)

1. Enter correct lead source and if a referrer deal enter the membership number (same numbering as in the old system). (points to the 'Lead Source' and 'Membership Number' fields)

2. Enter appropriate lead state. Note: If loan has already settled select "Settled by lender" to claim commission. (points to the 'Lead State' dropdown menu)

3. Commission structure and splits shown here. Please ensure that the commission and any splits shown are correct. If these appear to be incorrect you should contact Firstfolio Commissions Dept. (points to the 'Commission' table)

Commission	Referral Bank
Commission	Referral Bank
Commission	Referral Bank

Buttons: Cancel, Create new lead, Download Referral List

Simply enter the information as per the fields then click Create New Lead and then Exchange. You can then start working on the new lead.

Tip 1: You can also create a new lead from a "Lead Prospect". This will be dealt with under the section for Calculators and Loan Matching.


Tip 2: Selecting "Referred (Associate) or Direct Writer under Lead Source will reveal the correct commission structure for that deal.

Tip 3: You can select non-home loan products such as deposit bonds, insurance etc from the Product Type drop down menu.


Creating a new record for a returning client

When an existing client returns for another loan you can create a new record from the previously settled one.



1. Click on the  icon to access the Settled and dead lead archives then enter the appropriate search information to locate the client's record. This can be name, tracking ID etc.
2. Highlight the appropriate client's record




3. Click on the  icon **in the left margin (not the one at the top of the page)**
4. This will take you to the same client set-up screen and all information will be copied from the previous record.
5. Ensure that you amend any changes if necessary.


The screenshot shows the FLA TS software interface with the following callouts:

- 1. Select a new lead status**: Points to the 'Current Status' dropdown menu.
- 2. Select the next activity**: Points to the 'Current Action' dropdown menu.
- 3. Click here for complete lead history**: Points to the 'Lead History' tab.
- 3. Click tab to enter/edit documents you've verified (see section on NCCP), lender details or to view history.**: Points to the 'Lender Details' and 'Documents' tabs.
- 4. Enter the next action date**: Points to the 'Next Action Date' field.
- 5. Save & Exit to Lead List**: Points to the 'Save & Exit' button.
- 6. Enter new comments here**: Points to the 'Enter Comment' text area.
- 7. Create Split lead**: Points to the 'Create New Split' icon.
- 8. All past comments listed here. Double click to expand.**: Points to the 'Comments' list.

Tip: You should exchange your updates as often as possible to avoid accidental loss


of work. To exchange click the  icon. This will save your work to your own computer plus the main server. At the same time, your system will be updated with any changes on the server.

Creating a split lead

Click on the  icon as per item 7 above and enter the required information regarding the loan split. You will not need to re-enter customer information.

Remember to adjust your loan amounts so all splits add up to the total loan.

Editing Client contact details

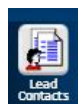
Open the client record from the Client List and click the  icon. This will take you to the Edit screen.

The screenshot displays the FLeaTS application window. The top menu bar includes options like 'File', 'Edit', 'View', 'Tools', 'Help', and 'Window'. The main window shows a client record for 'Mr. Adam Jones (known as Adam)'. The form is divided into sections: 'Personal / Applicant', 'Contact', 'Other Details', and 'Post Settlement Address'. A yellow box with the text 'Click to add additional applicants' points to the 'Add Another Applicant' button. Another yellow box with the text 'Enter post settlement address here or copy from Current address.' points to the 'Post Settlement Address' field. The 'Post Settlement Address' field has a 'Copy from current address' button. The 'Other Details' section includes a 'Complaint' field. The bottom of the window has a 'Save Updates and Exit' button and a 'Close without saving' button. The status bar at the bottom indicates 'Solved Tue 22 Aug 2011'.

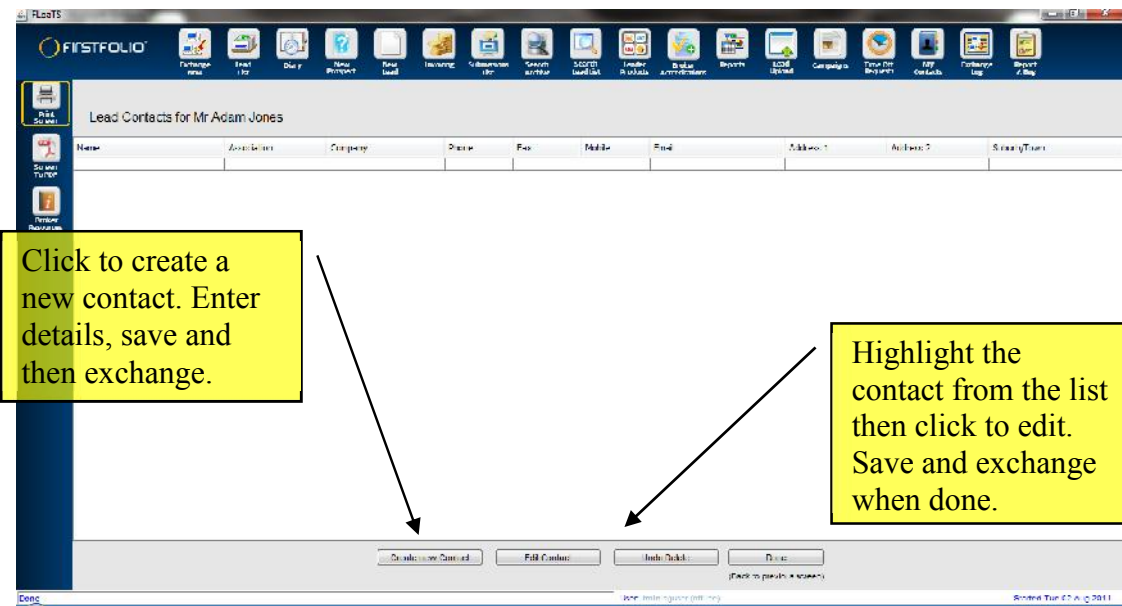
Note: Some fields may be greyed out meaning that you cannot edit them via this process. Changes of this nature need to be made by an administrator. Contact your relevant support officer for assistance in these matters.

Adding additional contacts to a client's record

You can add additional contact details to a client's record to enable emails to be sent to other related parties such as solicitor, spouse etc. This record also contains all other contact details.



Click the **Create new Contact** button on the main client list screen then click the **Lead Contacts** button on the next screen.



When sending emails to the client you can now select additional recipients by ticking the boxes to the left of the FLLeTS email screen.



To access additional contacts information open the client record from the client list



and click the **Lead Contacts** icon. Select the contact and double click to open the details.

Receiving a company generated lead

If you are receiving leads from Firstfolio or eChoice these will be automatically placed into your client database. You will receive an alert via email and/or SMS.



To view the Lead Sheet open the client record from the client list and click the **Lead Sheet** icon.

The Lead Sheet

		Applicant: Mrs Cash Flow Tracking number: 6018365		Confidential to Demo A User
Mrs Cash Flow - personal details				
Application date: May 19 09 12:52 PM		eChoice discussion: May 19 09 01:05 PM		
Email: [redacted]		Fax:		
Address: TBA, BRISBANE, QLD, 4000				
Work: 00 0000 00000	Home: 55555555	Mobile: 0000 000 0000		
Occupation: Managerial	Yrs curr job: 5 years	Dependents: 0		
Credit history: Good	Yrs prev job: -	Joint app?: No		
Self-emp?: No	Age bracket:	OK to record?: Yes		
Loan Information				
Property loc'n: QLD/4000/B...	Orig loan amt: \$300000.0	Repay approach:		
Property value: \$300,000.00	Loan to value: 72.73%	Interest structure: Variable		
Property type: House/THouse/Apt	Rep to income: 0.00%	Branch network:		
Property use: Investment Property	Extra security: \$250,000.00	ATM/EFTPOS:		
Const/Renov:	Extra sec debt: \$100,000.00	Internet access: Important		
Buyer status: Buying again	Latest loan amt: \$300,000.00			
Current loan:	Loan reason: Raise cash			
Refinance:	Current rate:	Current debt: \$0.00		
Income details				
	Primary App:	Joint App:	Total:	
Before Tax Monthly Wage Income:	\$8,333.00	\$0.00	\$8,333.00	
Before Tax Rental Income:	\$0.00	\$0.00	\$0.00	
Before Tax \$'s from Other Sources:	\$0.00	\$0.00	\$0.00	
Total:	\$8,333.00	\$0.00	\$8,333.00	
Monthly Loan Commitments (inc credit card):			\$0.00	
Sales focus: Pre-Ready				
Loan search status: I am ready for eChoice to find the best loan for me				
Property search status: I am in the process of looking for a property				
Approval required: 60-90 days		Other Offers: No		
Sales close:	Campaign/Promotion:			
Lead source: Demo A User	Specific Source: Demo User			
Comments:				
Pre-Ready Looking at purchasing an investment property. Will need to borrow the full purchase price plus costs. Happy to use existing property as security. Existing property held with ANZ. Best contact time is between 3 - 6pm on the mobile.				

Lead statuses

Lead Stats		X
102 leads in cache		
Needing Attention		
	Leads received	1
	Past next action date	41
By Lead State		
	Request review	4
	New lead candidate	3
	Lead received	1
	Contact made	2
	Appointment made	1
	Awaiting Customer Deci...	6
	Not ready yet (Customer)	28
	Awaiting documents	5
	Pre-application submitted	3
	Pre-application approved	23
	Full application submitted	7
	Full application approved	7
	Settled by lender	5
	Self built lead received	3
	Not ready yet (Long Te...	3
	Pre-App Lapsed	1

The various lead statuses built into FLeaTS help you to prioritise your activities and also provide you with a meaningful overview of your portfolio.

The statistics, which are shown at the left side of your client list, tell you how many active leads you have in your database, how many are overdue for action and a break-down summary of the various lead statuses.

See Appendix 1 for a list of lead states and their recommended usage.

You are able to sort your client list simply by clicking on the top of the column you wish to sort by.

Alternatively, you can create various views to suit your requirements.

Lead status usage

Using the pre-set lead states in the system helps to prioritise your clients as well as your follow-up activities.

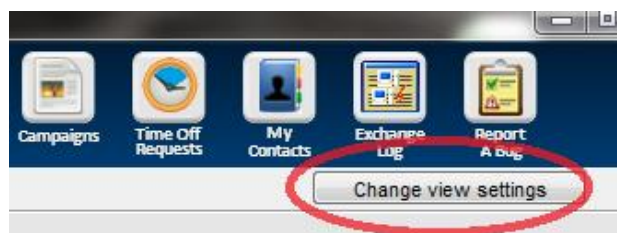
In the table below is a list of all lead states along with their suggested usage.

1	Lead received	The initial lead state for a company generated lead. These should not remain in this state beyond the initial contact. All new company generated and issued leads should be contacted within two hours of receipt.
2	Self built lead received	This is the initial lead state for new clients that you set up in the system.
3	Contact made	“Contact made” should only be used as a transient state after “Lead received”. It is expected that a lead will only remain in this state for up to one week except in unusual circumstances. Examples of when to use this state are: customer asks you to call back to make appointment, customer says they’ll call you back etc.

4	Appointment made	Expected next state after Lead received (allowing for 2. above) for mobile HLMs and possible for phone HLMs. No lead should remain in this state once an appointment (phone or mobile) has been held.
5	Awaiting customer decision	When a face-to-face or phone appointment has been held but client is still in “decision mode”. Also applies to phone based leads when a “sales discussion” has taken place.
6	Not ready yet	Only applies when a customer will not or cannot proceed for a period greater than 60 days.
7	Awaiting documents	A loan application has been completed with the customer but we are awaiting some or all supporting documents. For a phone appointment the product and lender has been chosen but we are awaiting receipt of the signed application and supporting documents. Leads will remain in this state until the signed application and supporting documentation has been received and submitted to the lender. Alternatively, the next states would be: <ul style="list-style-type: none"> • Not ready yet – customer has delayed or cannot proceed for more than 60 days • Lead dead – Customer has decided not to proceed. Full details required in FLeaTS.
8	Pre-application submitted	Self-explanatory. You should move all Pre-approvals into this state as soon as they are submitted.
9	Pre-application approved	Self-explanatory. You should move all Per-approvals into this state as soon as they are conditionally approved.
10	Full application submitted	Self-explanatory. You should move all full-approvals into this state as soon as they are submitted.
11	Full application approved	Self-explanatory. You should move all Full-approvals into this state as soon as they are unconditionally approved.
12	Settled	Self-explanatory. Please move all settled loans into this state as soon as you have confirmed that settlement has occurred. Also, please ensure that you have the loan amount entered correctly as these activities will help to ensure that commissions are paid correctly and on time.
13	Lead dead	Self-explanatory. All leads to be made Dead must be moved to Inactive Lead Candidate for RM action/approval.

Create a custom view

Creating a custom view allows you to select the information you like to see. It may be that you prefer to group one or more lead statuses into one view or you might prefer to change the information you see in the client list.



To create your custom view, click on the Change view settings button.

This button enables you to select the lead statuses that will be shown in this view.

You need to give the view a name and then you can save the view.

This button enables you to select the information that you see in the client list.

When you have created your preferred views they can be selected by clicking on the appropriate button. These are located at the bottom left of the Client List.

Sending an email from FLeaTS

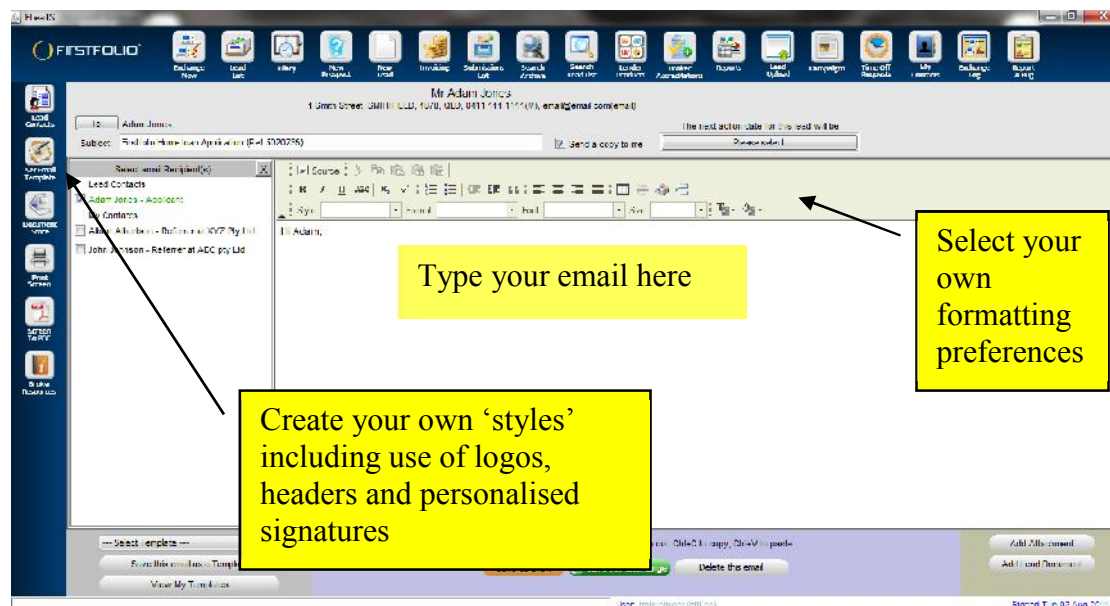
FLeaTS has the ability to send emails, either to individual clients or to a group of clients. The advantage of emailing from FLeaTS is that all your outbound emails are recorded in the client history.

Note: FLeaTS cannot receive emails. Replies to your FLeaTS emails will go to your normal email address and can be copied and pasted into FLeaTS.

Sending an email to a single client

You can highlight the client in the client list or open the client record and then click

the  icon.

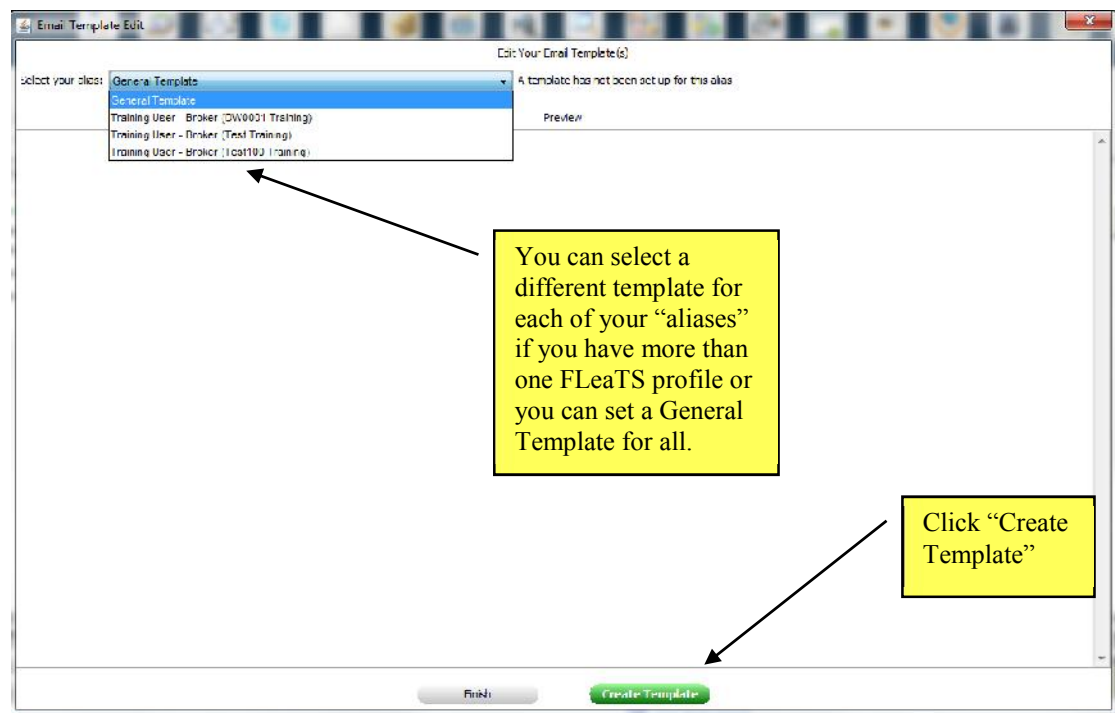
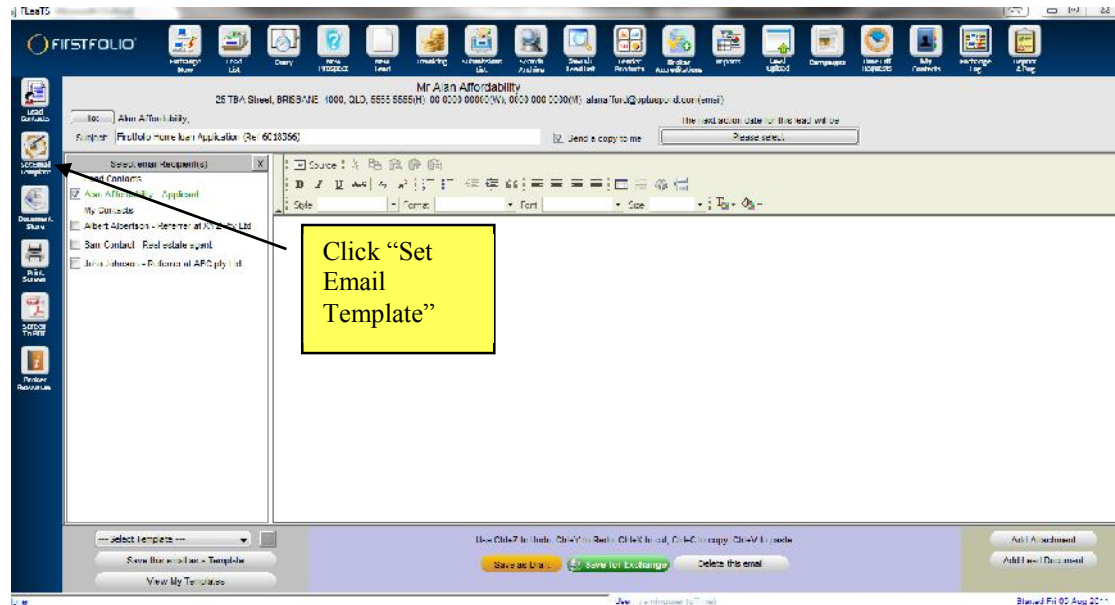


1. You do not need to type the salutation as this is already set up in the client record. In the example above the salutation is "Hi Allan". This can be overtyped if you like. Similarly, your email signature is also pre-coded into the email.
2. If you have created multiple contacts for this client you can select which contacts to send the email to by clicking the appropriate ones on the left side of the screen.
3. When you have finished the email click "Save for Exchange". The email will not be sent until next time you Exchange your data.
4. Attachments can be added to the email by clicking the Add Attachment button and following the directions.
5. A copy of the email can be sent to your email Inbox by ticking the box next to the Subject line.
6. If you need to exit the email prior to completing it you can save it by clicking Save as Draft.

Creating your own email style

You can create your own email style including headers, footers, advertising images and logs, image based signatures etc.

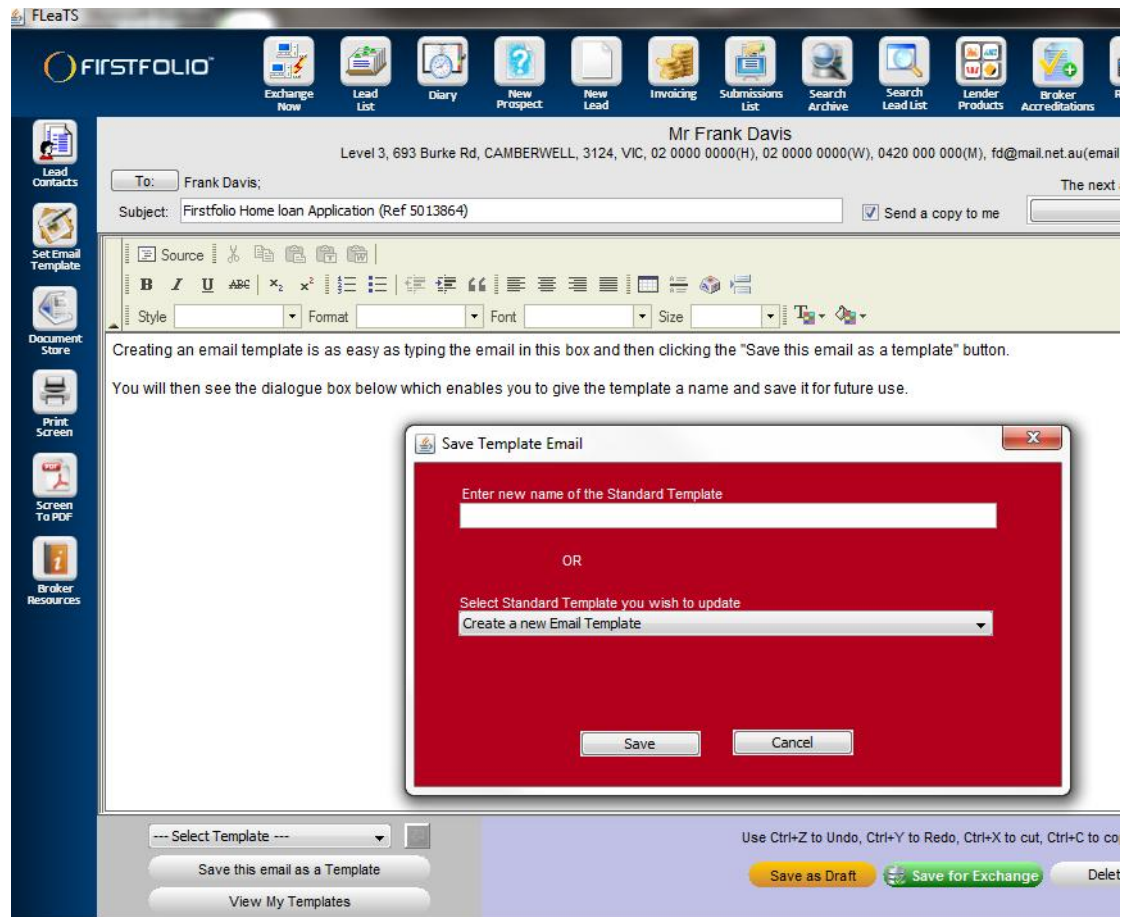
You create your own look and feel you need to be in the normal email screen.



Now follow the instructions in the CRM section entitled "Establishing your own email style".

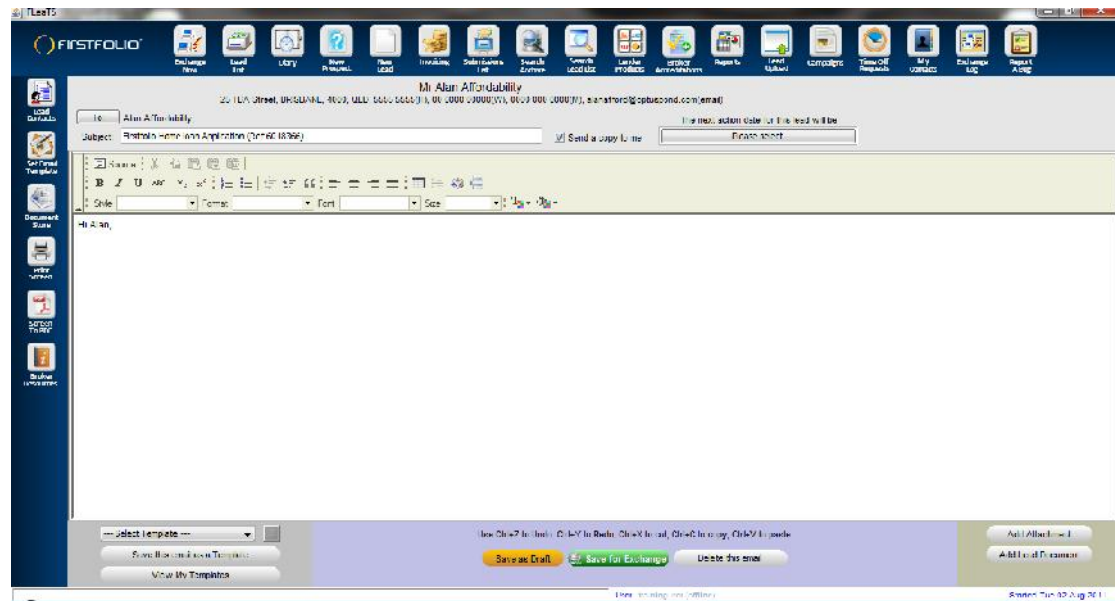
Creating standard email (content) templates

The FLeaTS email system enables you to create standard emails for marketing, client follow-up etc.

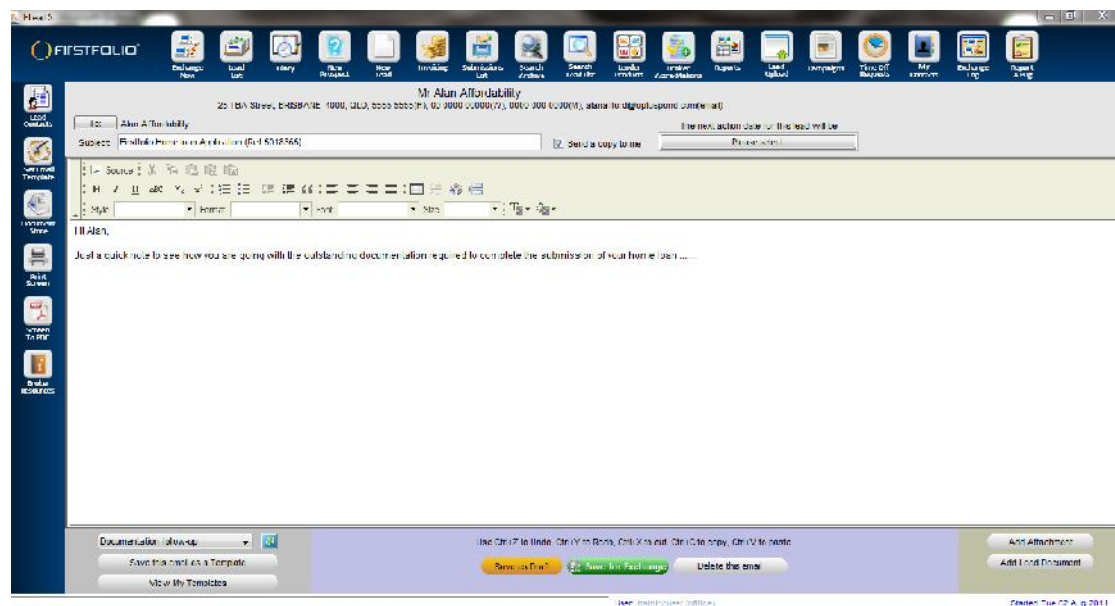


Instructions are in the image above.

Sending a standard email



1. Click on the Select template drop down.
2. Select your template
3. Click the arrow to bring up the selected email.




To send the email, click the Save for exchange button. Remember, the email will not be sent until you Exchange.

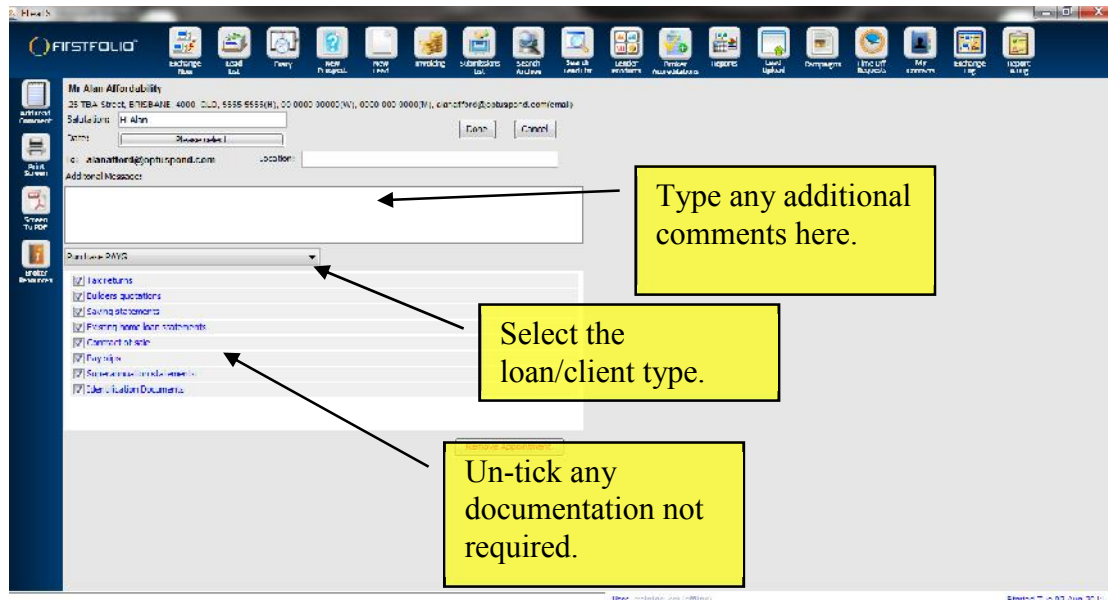
Tip: Standard emails can also be sent to multiple clients by following the instructions under that heading.

Sending an appointment email

FLaTS enables you to set an appointment date and time and send a confirming email within the same action. The email will also ask that the client have the appropriate paperwork available. These are auto selected based on the loan and client type, however, documents not required can be deselected by un-ticking the box.

To create an appointment email, select the client from the client list or open the client

record and click the  icon from the left margin.



The screenshot shows the 'FLA TS' software interface. The main window displays the 'Make Appointment' form. The form includes the following fields and options:

- Client Name:** Mr Alan Affordability
- Address:** 25 TBA Street, ENIGBANE 4000. C.D., 5555 5555(N), 00 0000 0000(N), 0000 000 0000(M), canafford@canafford.com(email)
- Location:** (Empty field)
- Comments:** (Empty text area)
- Loan Type:** (Dropdown menu showing 'Standard MYS')
- Documents:** A list of checkboxes for documents to be sent:
 - ☒ Identification
 - ☒ Drivers quotations
 - ☒ Savings statements
 - ☒ Proofing home loan statements
 - ☒ Contract of sale
 - ☒ Pay slip
 - ☒ Recent income tax returns
 - ☒ Other (if applicable)

Three yellow callout boxes provide instructions:

- 'Type any additional comments here.' points to the comments field.
- 'Select the loan/client type.' points to the loan type dropdown.
- 'Un-tick any documentation not required.' points to the document checkboxes.

1. Click on the date field and then select date and time of the appointment.
2. Type the appointment location into the Location field.

Reassigning a lead

If you are an administration person for a group of brokers you may have a need to reassign leads to loan writers within your group.

To reassign a lead/client, highlight the client or open the client record and click on the



icon (located in the 2nd column of icons). This will open the reassignment facility shown below.

1. Enter a comment in the “New comments” field.
2. Locate the loan writer by typing his/her name in the “Find broker” box. Options will be limited to brokers within your own brokerage.
3. Click Apply
4. Exchange data.

Deactivating a lead


When a client tells you they no longer want to proceed with you, you can deactivate

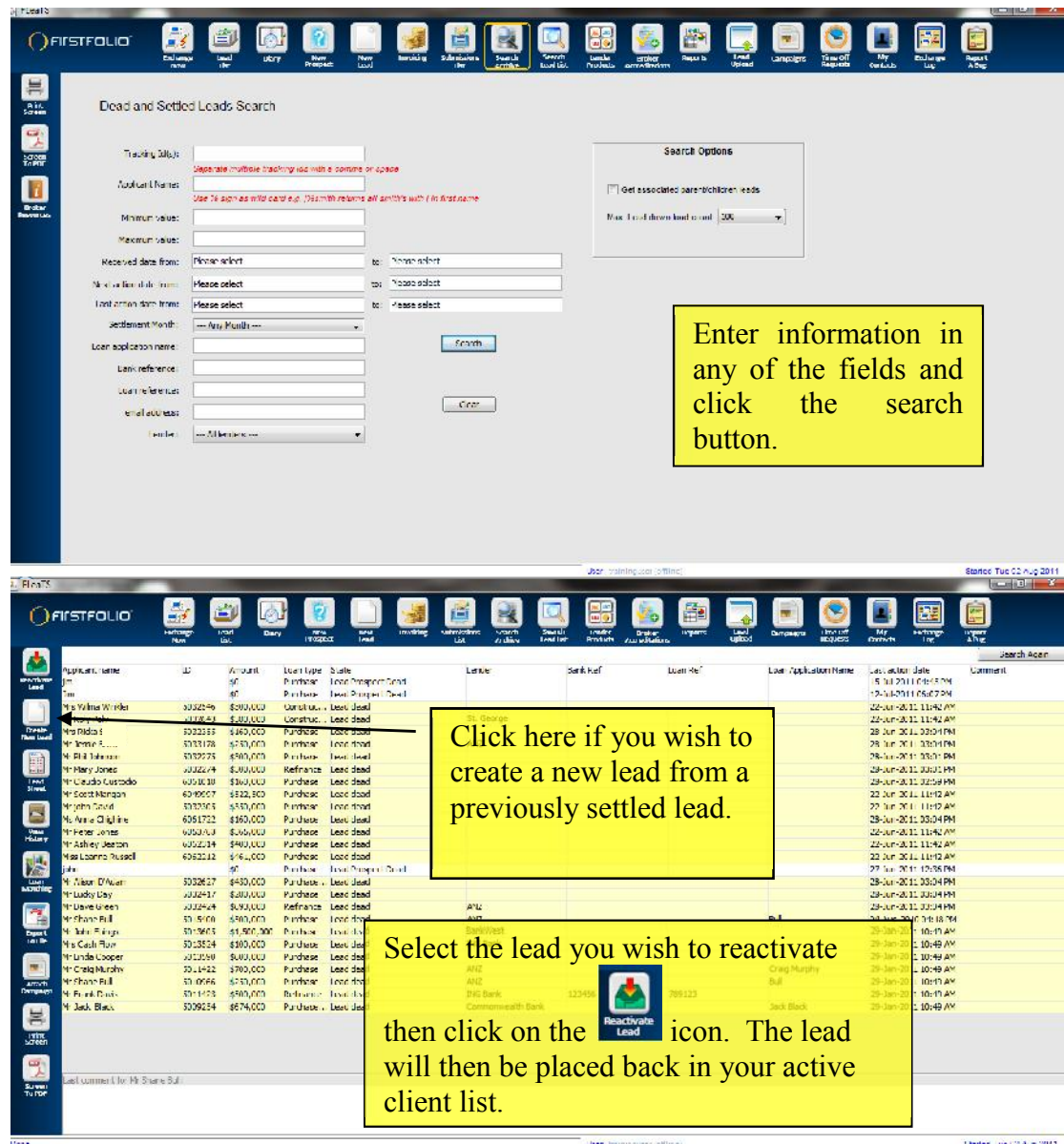


(or make Dead) the lead by clicking on the icon and completing the required details in the next screen.

Note: Deactivated leads can be reactivated at any time.


Reactivating a lead

If you need to reactivate a Dead lead you can do this by clicking the  icon.



Enter information in any of the fields and click the search button.

Click here if you wish to create a new lead from a previously settled lead.

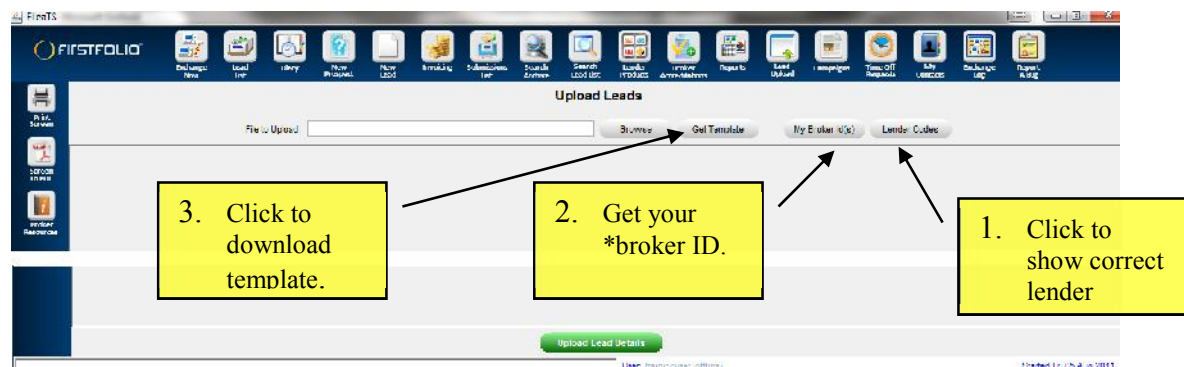
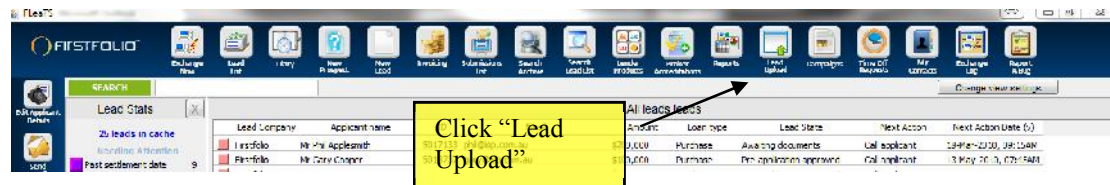
Select the lead you wish to reactivate then click on the  icon. The lead will then be placed back in your active client list.

Note: This area of FLeaTS also contains all your settled loans.

CRM

Importing your client database into FLeaTS

If you have an existing client database that can be exported or converted to an Excel .CSV file this can be imported into FLeaTS. In doing this you need to be careful not to duplicate any records already in the FLeaTS system. If you have settled files for which you are already being paid commissions via FLeaTS you should not import these.

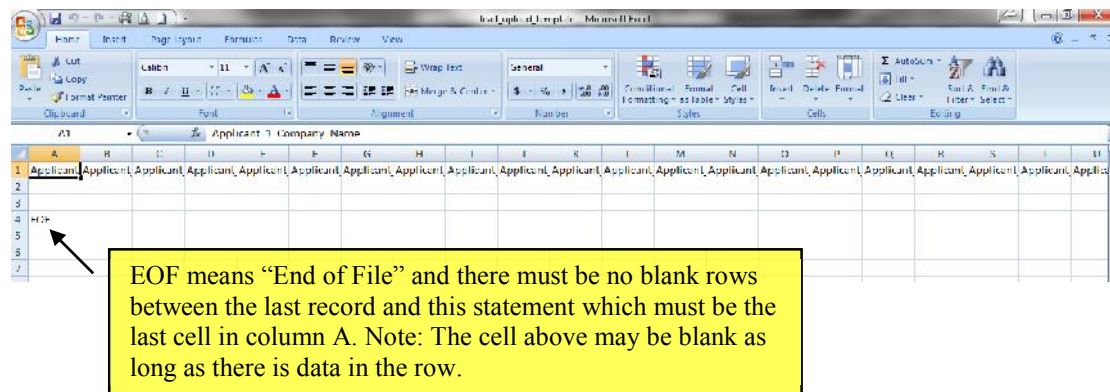


* You may have more than one broker ID to accommodate more than one 'business type'. You should allocate the correct ID to each lead you are uploading to ensure correct commission payment structures etc.

The download template

When you click on "Get Template" you'll be asked to name and save the file. You should ensure that you save it into a location that you can easily recall.

The template is a simple spreadsheet with columns from A through to AQ to accommodate all FLeaTS fields. Not all are mandatory however. It is important that you do not change the order of the columns nor the column headings as these are how the system recognises where the data is to be held in FLeaTS.



Enter your client data in each row/column (either individually or by copying columns in another spreadsheet and pasting into the appropriate column in the template taking care that all rows line up correctly).

Note:

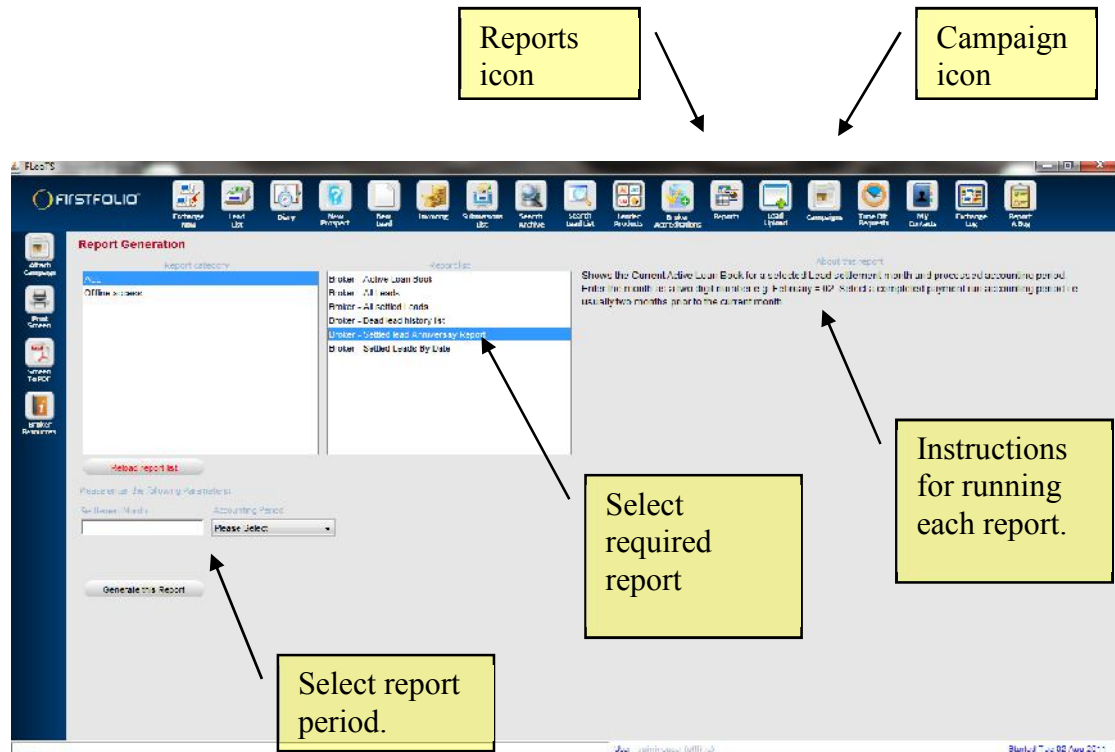
1. You will need to allocate a Lead State (Column AG) for each record. These are entered as a numeric field. FLeaTS.support@firstfolio.com.au can assist with this information.
2. Ensure you use the correct lender codes (where appropriate) for column X.

Finally, save and close the file.



Reports

The reports functionality allows brokers to run various pre-set reports on their business. Additional reports will be added based on requests from brokers and demand.



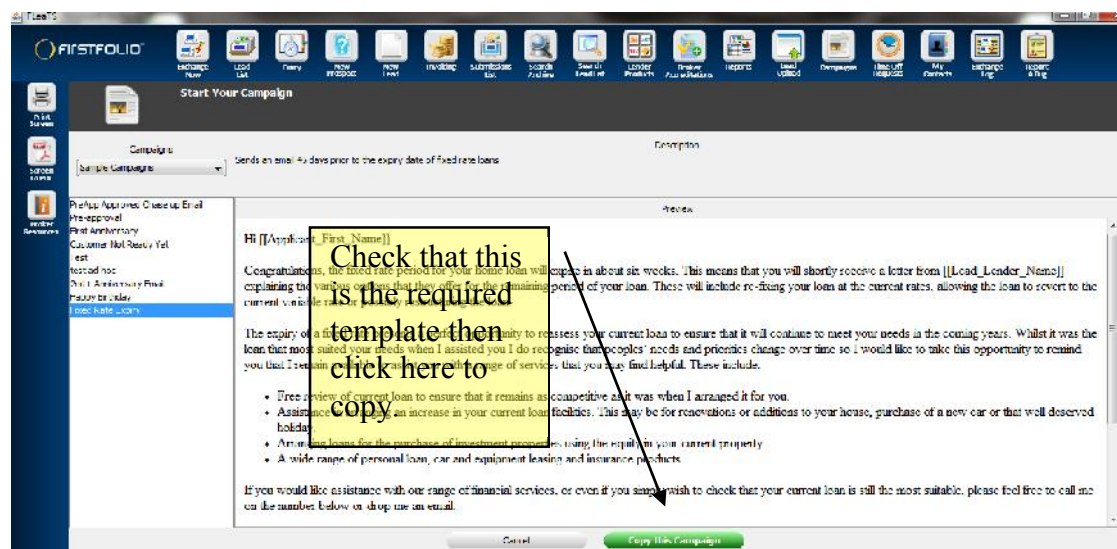
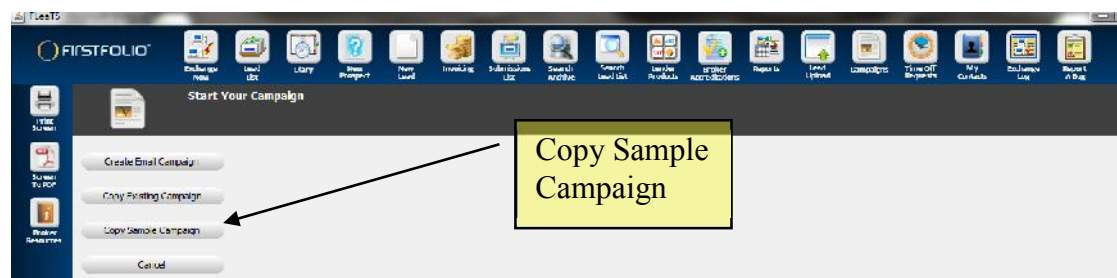
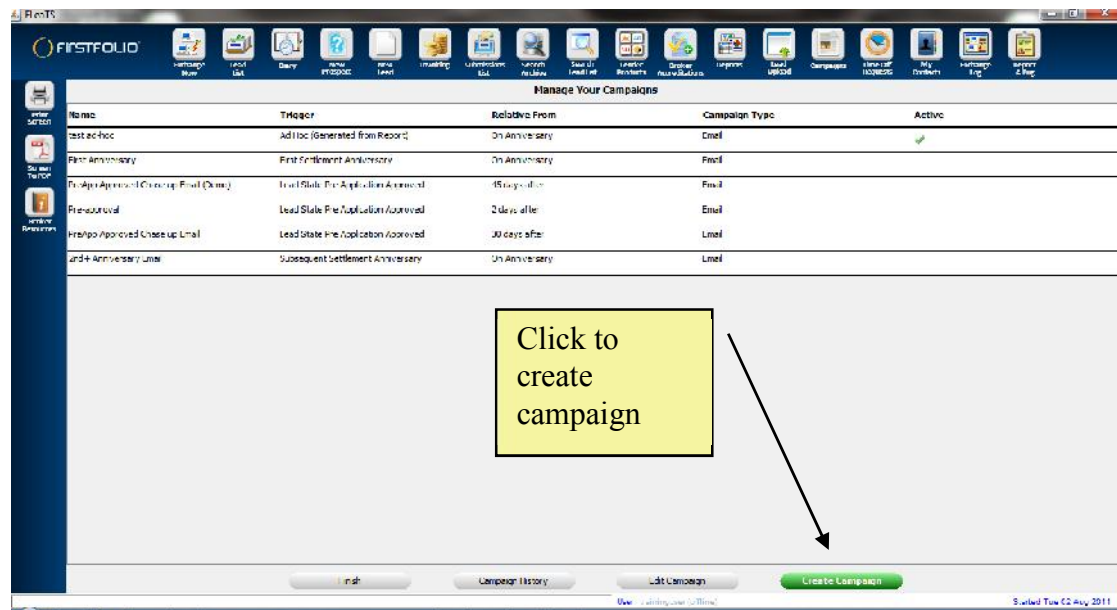
Email campaigning

FLeaTS enables brokers and brokerages to establish both ad-hoc and routine “set and forget” email campaigns to their client databases. Campaigns can be established using ‘triggers’ such as anniversary dates, fixed rate expiry dates etc. This means that when a trigger occurs an email will be automatically sent to the client.

The system contains a number of pre-set email templates that can be used as is or modified to suit your own requirements. Additionally, you can create your own emails. Regardless of whether you use the template emails or create your own you can also create your own ‘look and feel’ by adding your own email header, logos and personalised email signature.

Creating a campaign with existing templates

Click the Campaigns icon to access campaign set-up.



Campaign Setup
Choose When You Want to Send Your Email

Enter number of days prior to (or after) the trigger date that the email is to be sent.

Depending on the type of campaign it may be appropriate to set a re-send schedule.

All campaigns should be given a meaningful description

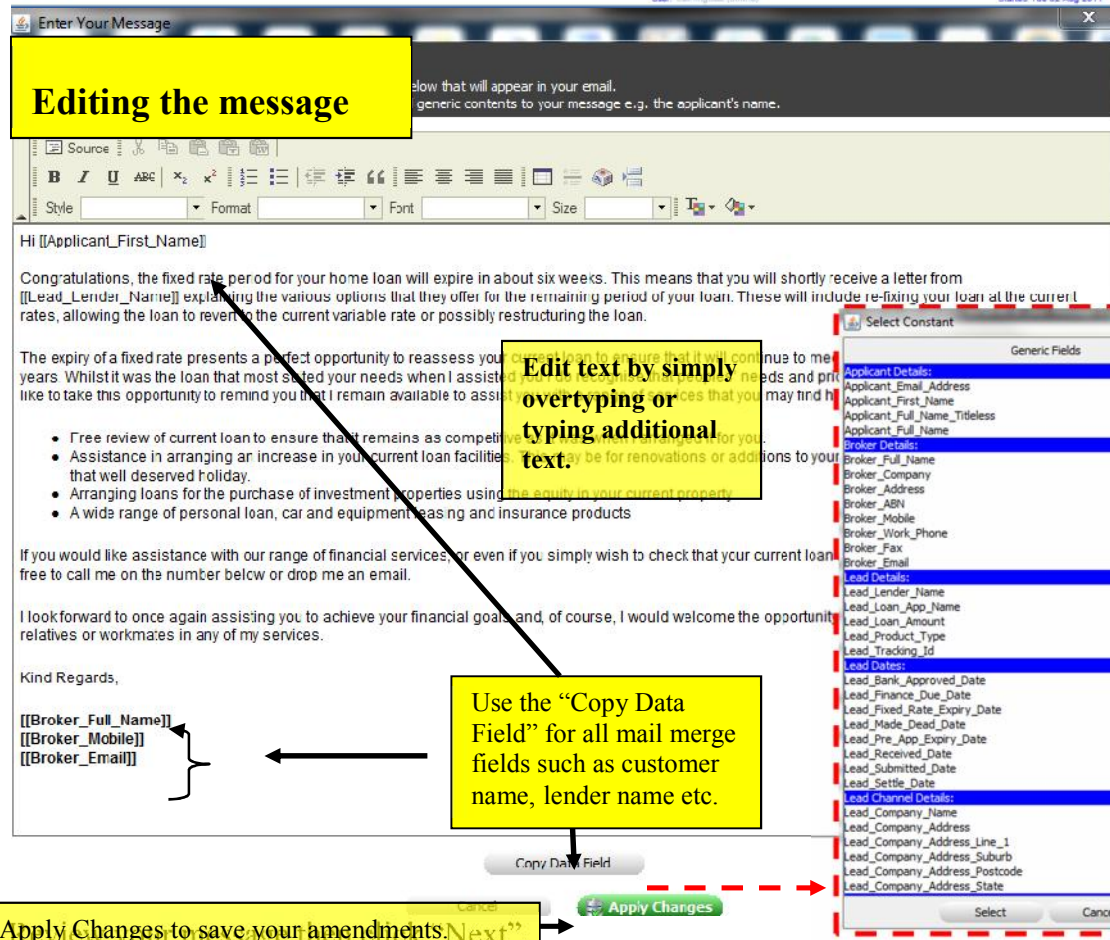
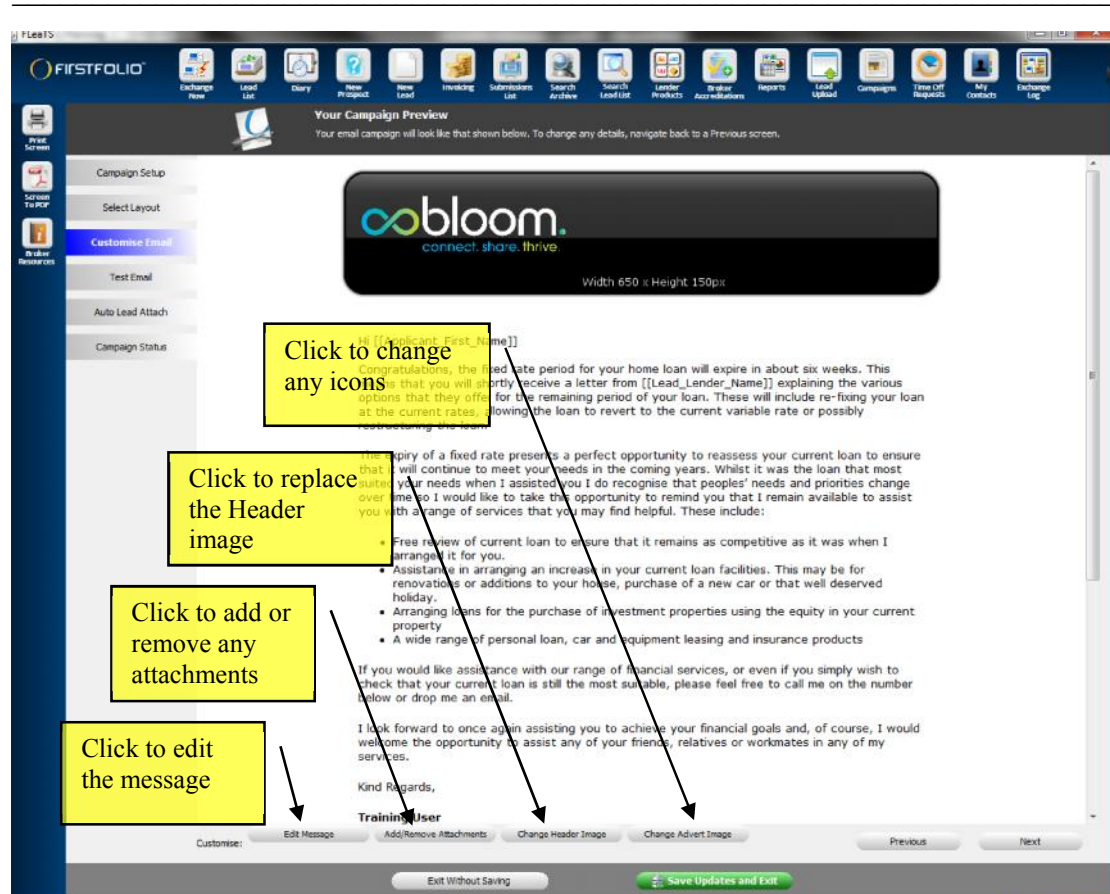
Click "Next" to proceed.

Establishing your own email style

Here you can select a style for your emails for each campaign. Pre-formatted styles range from basic email appearance (No Style) through to a range of header and footer positions. Once you select your preferred style (below) you can then replace the headers, footers and signatures with your own.

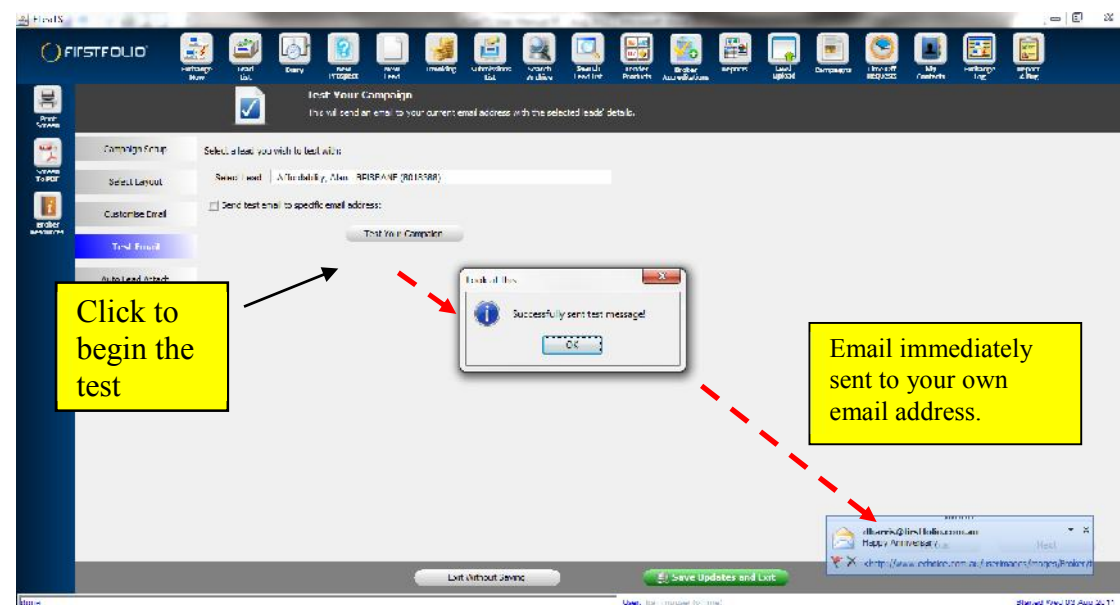
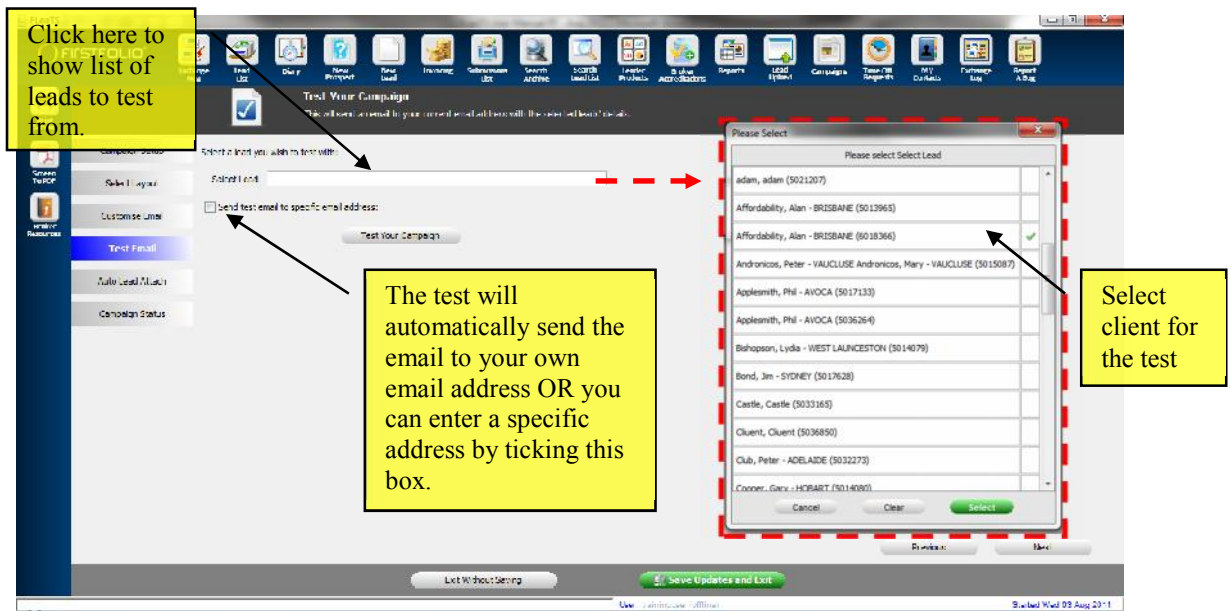
Select Your Campaign Look and Feel
Select the layout you wish your email to have. Select the Style to become your email.

Click "Next" to proceed.



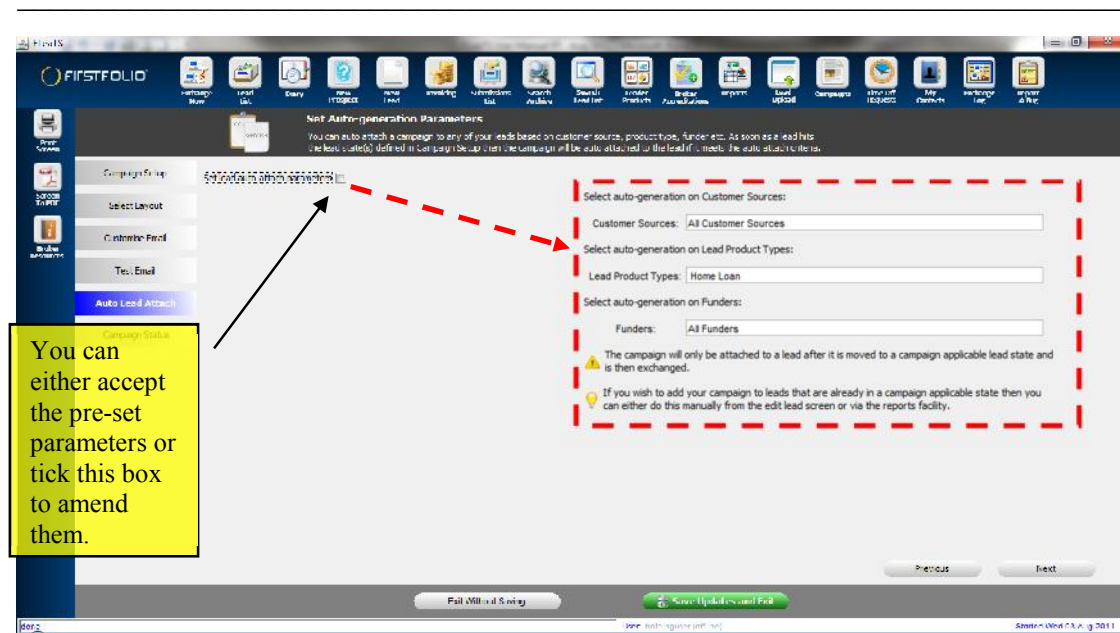
At this stage it is extremely important that you test your campaign ensuring that the final product is exactly as you intend it to be and that there are no errors in the data being picked up or in the text of the message.

Testing is done by selecting a live customer from your database and sending the email to yourself as if to the customer.

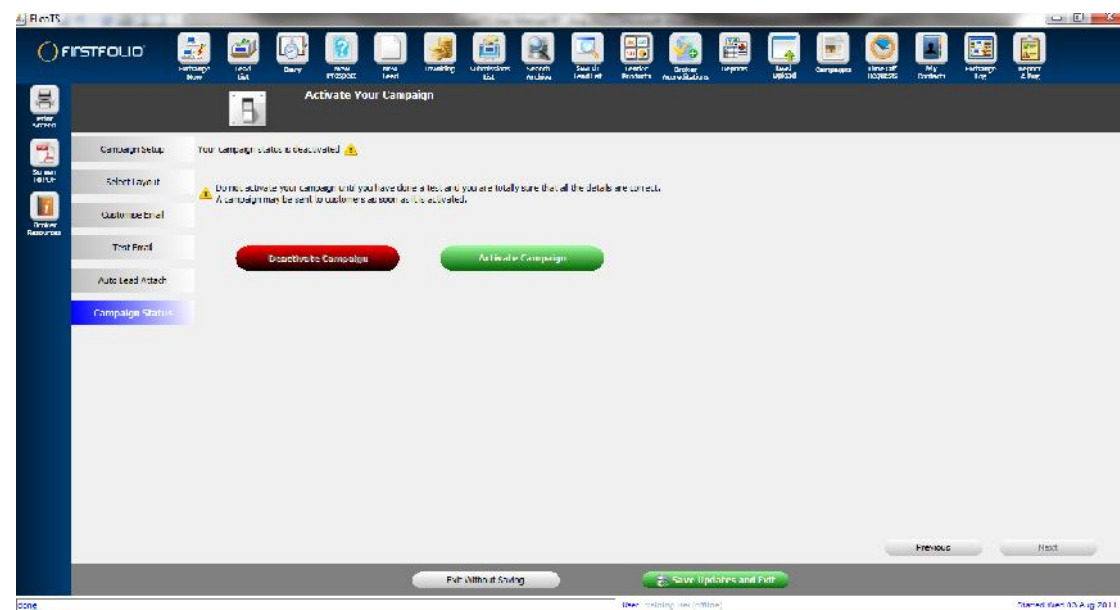


Please ensure that you review the email you receive prior to activating the campaign.

When satisfied that the email is correct click the “Next” button.



Click “Next”



You can now activate your campaign. **Warning:** Once activated the campaign will automatically attach to all customers who meet the campaign criteria in the future. The activation does not activate retrospectively.

Attaching your campaign to existing clients

As previously mentioned, creating and activating a campaign does not automatically ‘attach’ it to your current database retrospectively.

You can quickly and easily attach your entire database (or selected clients) to a campaign via the reports facility as follows:

Click on Reports from the top menu and select the report with the appropriate customers for your campaign.



Refer to “Reports” in this section for instructions on running the report.

1. Click Select All or select individually by clicking on each one (holding the Ctrl key for multiple selections).

2. After selecting leads click on “Attach Campaign”

3. Select your campaign from the list of your activated campaigns. Remember to preview and test.

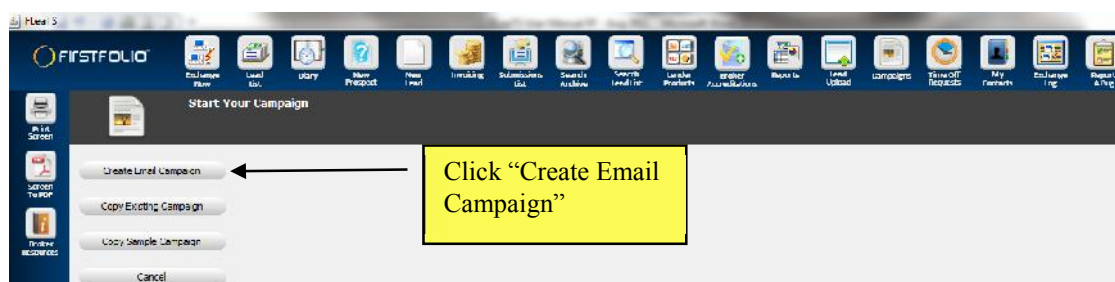
4. When you are sure that everything is correct click on Attach Campaign to Leads.

Note: Your emails will now begin going out to clients as they meet the criteria.

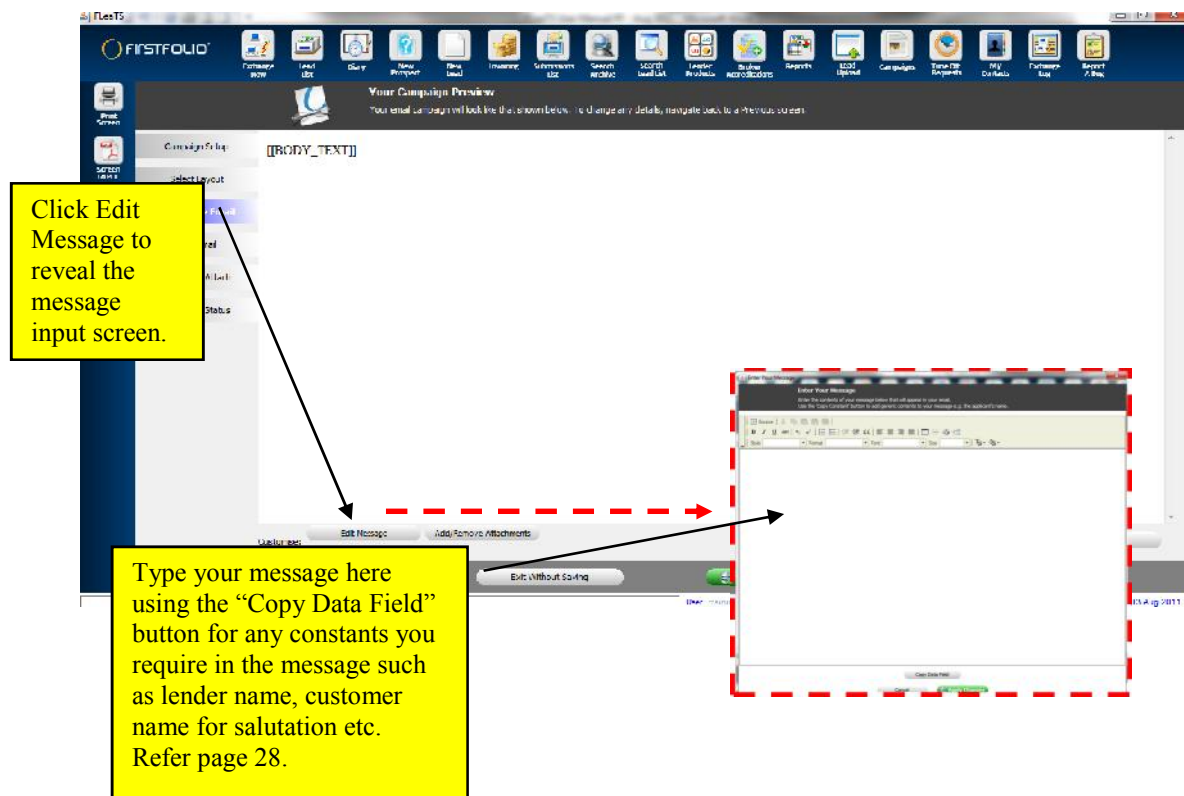
Creating your own email campaign

The process for creating your own individual campaign is very similar to the above instructions with the exception that you have to enter your own text.

To avoid repetition this section will deal with the differences only.



Refer to pages 27 and 28 as these processes are the same.



Finally test and activate your campaign as previously described.

Ad-hoc campaigns

You can create ad-hoc campaigns for one-off or irregular events. Again the process is very similar to the above instructions.

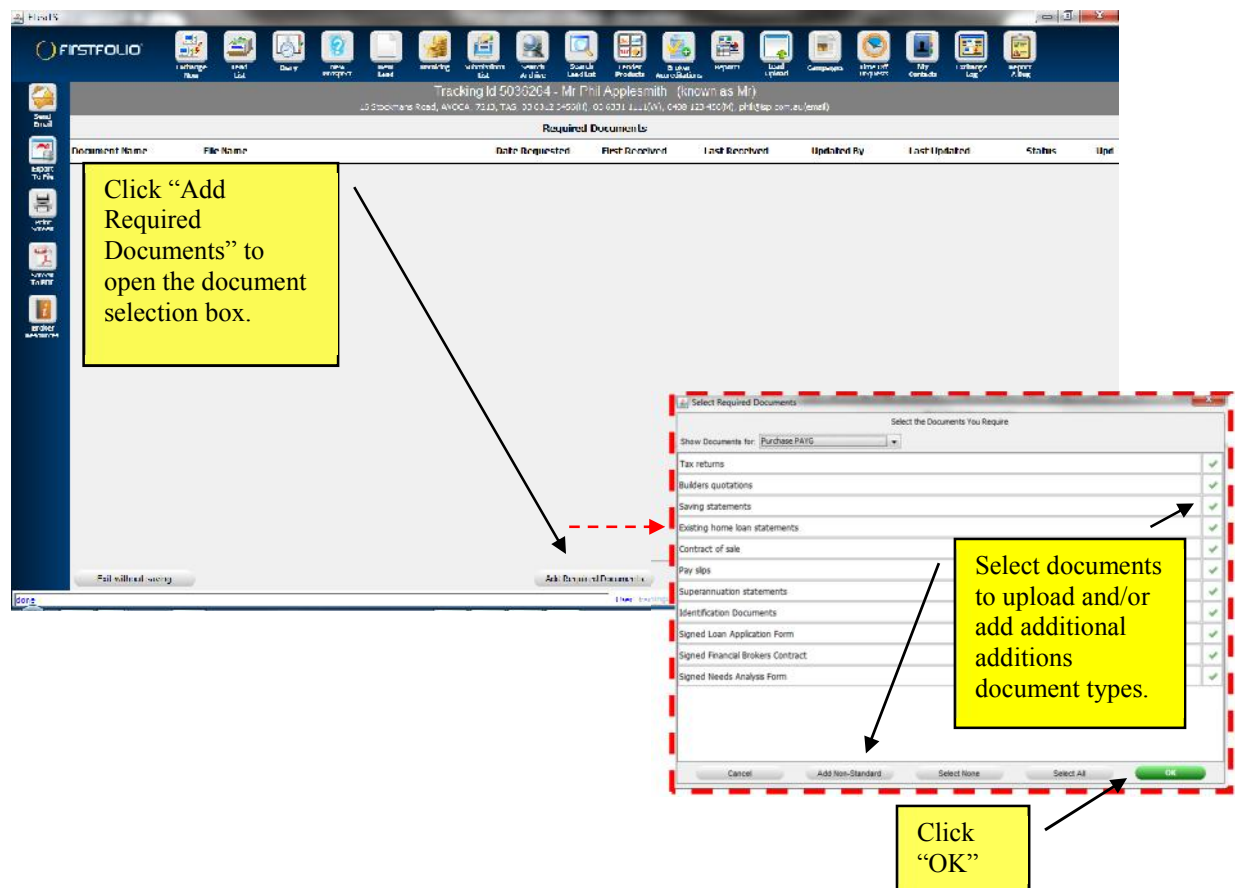
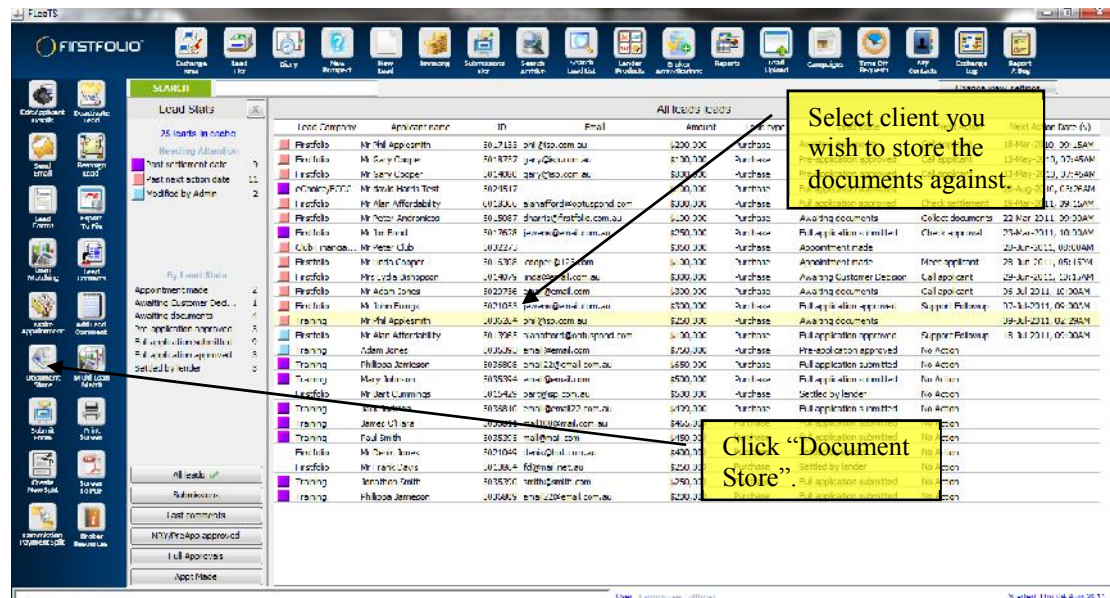
Firstly, create your email as described above and select “Ad-hoc (Generated from report)” as your campaign trigger. Ensure that you test and then activate the campaign.

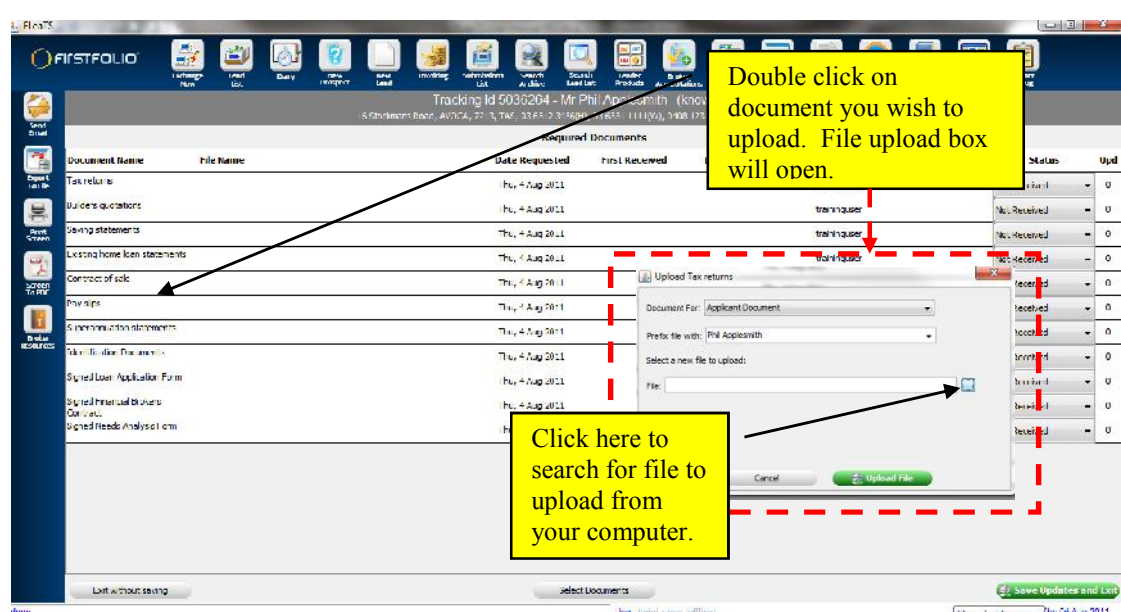
Enter the Reports section as previously described and run the appropriate report. Then:

1. Select the clients you wish to attach to the campaign (select all or select individuals)
2. Click “Attach Campaign” from icons on left margin
3. Select the appropriate campaign
4. Preview and test the campaign
5. Then click “Attach Campaign to Leads”

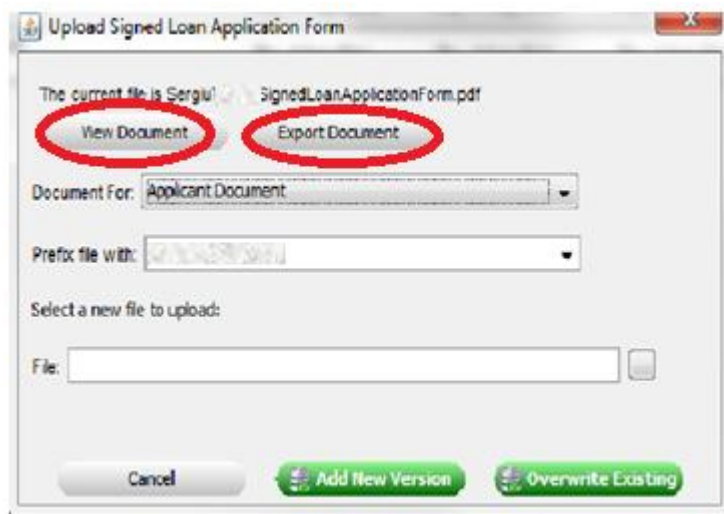
Uploading documents into FLeaTS

FLeaTS provides the ability to upload signed loan applications, NCCP and other supporting documentation and store it against a client's record. This means that you can digitally store all client files in a safe and constantly backed up environment for later retrieval.

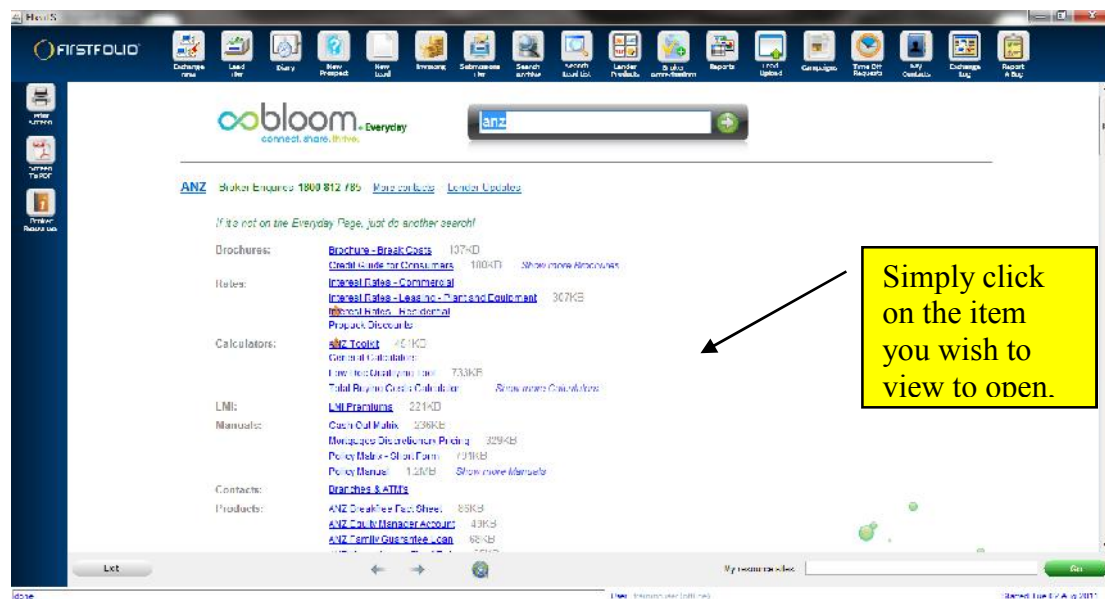




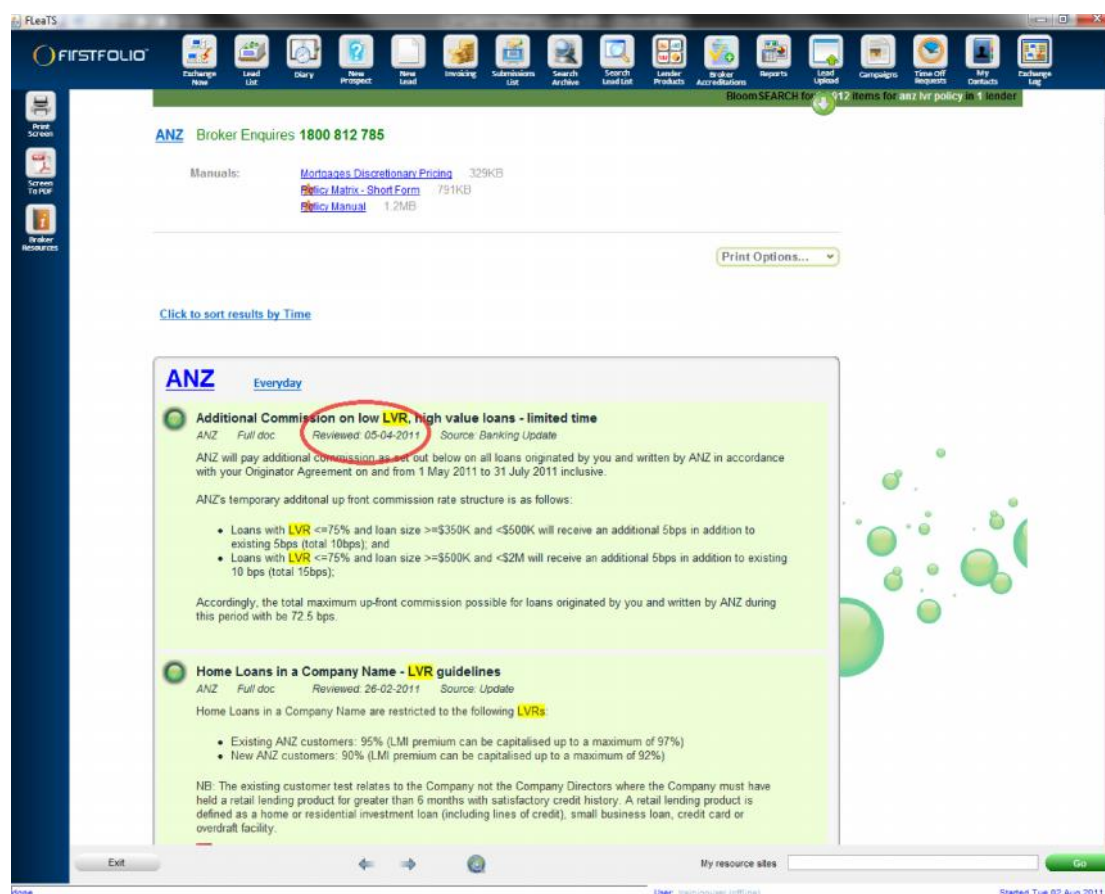
Stored documents can be viewed or printed by double clicking on the document from the list and then clicking on the View Document button below. The document can also be saved to your computer by clicking on the Export Document button.



Example of a search on “ANZ”



Example of a search on “ANZ LVR policy”





Note: All documents are date stamped. You can use your scroll bar to scroll through all documents, select what you want and print or save.

Invoicing and financial






The system produces your invoice automatically based on loans that you have moved into the “Settled” status. All information shown in the draft invoice is determined by the information you have entered into the system including loan amounts, lender, settlement date etc. Incorrect entry of any of any information could cause inaccuracies in the Draft Invoice.



To access your RCTI and forecasting facilities click on the  icon. The following sub-menu (which is self explanatory) appears.



Commissions Menu

- **Commission Claims**
Create a new lead or attach an existing lead to an unclaimed settlement. You will need to provide the loan account number. Only use this if you have not been paid commission for loans settled longer than two months ago.
- **Draft Invoice**
Shows loans settled but not yet processed by accounts. Shows a draft of your RCTI or Remittance Advice based on the information you have entered into FLeaTS.
- **Final Invoice**
Available after payments have been made and includes full details of those payments on a RCTI or Remittance advice.
- **Forecast Earnings**
Displays your expected income based on pending settlements you have in your lead portfolio. It includes leads that have a settlement date in the selected period.
- **Tax Year To Date Earnings**
Shows payments that you have received during the current and past financial years. Year to date earnings shows loans in the period that they are settled (which will not be the period that you are paid).


Claiming your commissions

Note: If your client's loan settled before claiming your commission please refer to "Creating a new client" on page 7.

By changing an existing client status to "Settled by Lender" your lead is now in a condition to enable payment of commissions. You don't need to do anything else.


Draft Invoice



Click in the  icon from the Commissions sub-menu to show a draft of your invoice (RCTI) based on the information you have entered into FLeaTS. Remember; this is only a draft as the information has not been verified against settlement information provided by the lenders.

Final Invoice




Click the  icon from the Commissions sub-menu to show and print your Final RCTI. This will reflect the amount you have been paid.

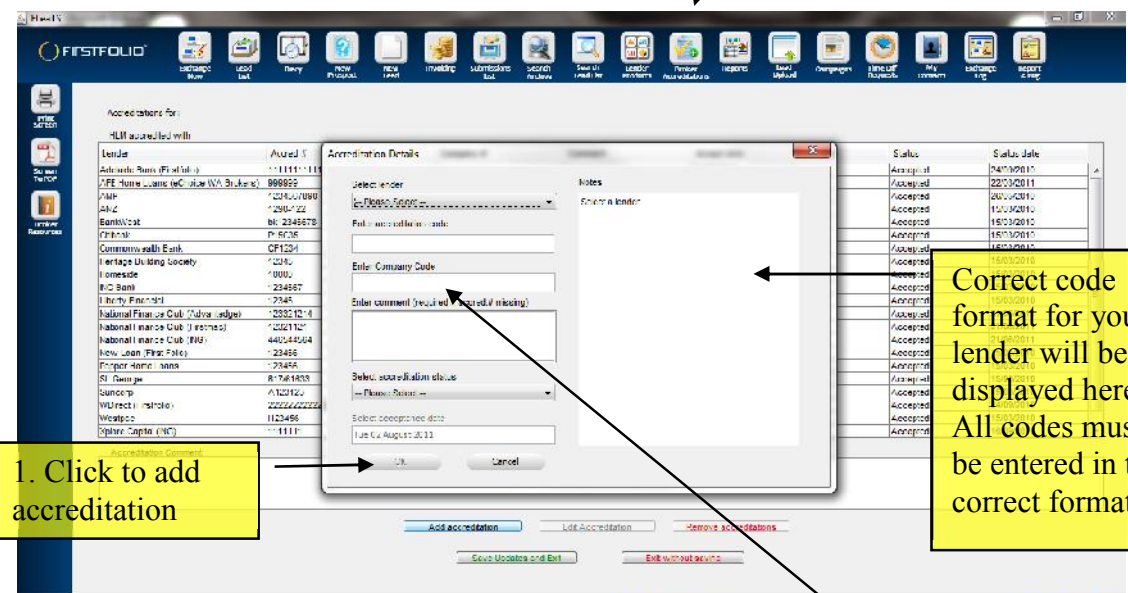
You only need to enter this information once as the system will record those details for future use whenever you tick the Find by originator box.

Creating and maintaining lender accreditations

It is important to ensure that you have entered your lender accreditation details in the system. FLeaTS uses this information to allow online lodgement via NextGen ApplyOnline and also to establish which lenders it can display in the loan qualification and matching software.

To add, amend or delete an accreditation click the  icon to take you to the accreditations screen.

Adding an accreditation



The screenshot shows the 'Broker Accreditations' window in the FLeaTS application. The window has a left-hand list of lenders and a central 'Accreditation Details' form. The 'Add accreditation' button is highlighted with a yellow box and the text '1. Click to add accreditation'. The 'Accreditation Details' form has several fields: 'Select lender' (a dropdown menu), 'Find by accreditation code' (a text box), 'Enter Company Code' (a text box), 'Enter comment (required - must not be missing)' (a text box), 'Select accreditation status' (a dropdown menu), and 'Select acceptance date' (a date picker). The 'Add accreditation' button is highlighted with a yellow box and the text '2. Select Lender and enter details in appropriate fields'. A yellow box on the right side of the window contains the text 'Correct code format for your lender will be displayed here. All codes must be entered in the correct format.'.

1. Click to add accreditation

2. Select Lender and enter details in appropriate fields.

Correct code format for your lender will be displayed here. All codes must be entered in the correct format.

Editing and deleting lender accreditations

Follow the same procedure as above after highlighting the lender you wish to edit or delete and then clicking the appropriate button.

Loan Comparison Software and Product Information

The screenshot displays the FLaTS Loan Comparison Software interface. At the top, it shows the user's name, Mr. Gary Cooper (5010737), and a search bar. Below this, there's a section for 'Lender Calculators' with a 'Back' button and a 'Forward' button. The main area is a grid of loan comparison cards for various lenders, each showing a 'Borrowing Capacity' and a 'Loan To Value' percentage. The lenders included are Liberty Financial, ING Direct, National Finance Club, ANZ, SunSmart, Westpac, HomeStore, BankWest, and AMP. Each card also displays a 'Credit Rating' and a 'Loan To Value' percentage. Below the grid, there are checkboxes for 'Fit Interest Rate', 'Fit Repayment', 'Fit Lender', and 'Fit Loan To Value'. At the bottom, there's a 'Save My Selection' button and a 'Print' button.

Lender	Borrowing Capacity	Loan To Value	Credit Rating
LIBERTY FINANCIAL	\$824,000	88.64%	✓
ING DIRECT	\$756,000	88.75%	✓
NATIONAL FINANCE CLUB	\$756,000	88.75%	✓
ANZ	\$753,540	88.75%	✓
SUNSMART	\$744,000	88.75%	✓
Westpac	\$737,082	88.75%	✓
HomeStore	\$736,000	88.75%	✓
BankWest	\$725,251	88.75%	✓
AMP	\$716,8	88.75%	✓

Accessing the loan matching system from current record

Loan matching can be accessed from your client list by highlighting or opening a



client's record and clicking the icon or by clicking the quick scenario icon as shown below. When accessing via a client's record you will be taken directly to the details screen as shown below.

Mr Phil Applesmith (503C264)

Applicant Details

Click here to open for edit

Purpose	Property Use	Amount	Int. Am	Loan Am	Location	Ownership	Security Type	Existing	Value	Property Use	Location
Buying Asset	Investment	\$315,000	\$0	\$0	VIC	50/50	House & Land	Existing	\$335,000	Investment	VIC

Existing Loans

Non Applicant(s)

Applicant	Monthly Income	Ongoing Monthly Expenses	Financial Status
Applicant 1	Gross Salary: \$11,656.66 Rental Income: \$1,600 New Rental: \$0 Term Pension: \$0 Family Assistance: \$0 Paid med Insurance: No Company Car: No	Overtime: \$0 Allowances: \$0 Other Taxable Inc: \$0 Non-Taxable Inc: \$0 Super Payments: \$0 Child Support: \$0	Personal Loans: \$0 Child Maintenance: \$0 Ongoing Rent: \$0 Other: \$0 Credit card limit: \$10,000 H3234444444: No
Applicant 2	Gross Salary: \$0 Rental Income: \$0 New Rental: \$0 Term Pension: \$0 Family Assistance: \$0 Paid med Insurance: No Company Car: No	Overtime: \$0 Allowances: \$0 Other Taxable Inc: \$0 Non-Taxable Inc: \$0 Super Payments: \$0 Child Support: \$0	Personal Loans: \$0 Child Maintenance: \$0 Ongoing Rent: \$0 Other: \$0 Credit card limit: \$0 H3234444444: No

Click here to "unlock" the screen and allow editing.

Whether accessing for an existing client or a new prospect the system works exactly the same from this screen onwards. Refer to the next section for further details.

Accessing the loan matching system for a new prospect



Click the icon to open the New Prospect page. This facility enables you to create a 'quick' scenario without the need to create a whole client record. New client records can be created from a scenario.

Lead Prospect - null

Applicant Details

Adjust Loan Amount to LVR

New Loans Required

Purpose: First Home Buy, Property Use: Owner Occupied, Amount: \$0, Ref. Amt: \$0, Cash Amt: \$0, Location: VIC, Ownership: 100

Existing Loans

Security Properties: Security Type: House & Land, Holding: Purchasing, Value: \$0, Property Use: Residence, Location: VIC

Applicant 1

Single Applicant, No Dependents: 0, Set Employed: No, Age: 0, Time cur job: None, Time prev job: None, Paid med insurance: No, Family Assistance: No, Company Car: No

Monthly Income

Gross Salary: \$0, Rental Income: \$0, New Rental: \$0, Perm Pension: \$0, Family Assistance: \$0, Paid med insurance: No, Overtime: \$0, Allowances: \$0, Other Taxable Inc: \$0, Non-Taxable Inc: \$0, Super Payments: \$0, Child Support: \$0

Ongoing Monthly Expenses

Personal Loans: \$0, Child Maintenance: \$0, Ongoing Rent: \$0, Other: \$0, Credit card limit: \$0, HECS/HELP Debt: No

Financial Status

Credit Rating: Good, Savings period: Please Select, Funds Available: \$0

Note: A new field has since been added here to allow selection of banks that the client is already a customer of. This will assist with selection of lenders for high LVR loans

Legend:

- Required fields. Some pre-filled but you should check contents.
- Not compulsory but recommended

Tip: Always ensure you enter a savings period (25) to ensure you get an accurate list of qualified lenders.


1.	Select customer type	14.	Navigate forward or back
2.	Select property usage	15.	Add or subtract securities
3.	Loan Amount	16.	Add or subtract borrowers
4.	Refinance amount (if Refi.)	17.	*Select relationship type
5.	Cash out amount (if Refi.)	18.	Number of dependants
6.	Enter state where loan to be	19.	Self employed (yes or no)
7.	Ownership %	20.	Cust. age (for Reverse mortgage)
8.	Select security type	21.	^Time in current and previous job
9.	Select appropriate holding	22.	#Income (all types). Monthly
10.	Estimated value or contract price	23.	Enter all expenses
11.	State security located in	24.	Credit rating. Enables more info if not "Good".
12.	How is the security property used	25.	Savings period
13.	Add or subtract loans	26.	Enter available funds for purchase

* Some types require a set combination. I.e. Married/Defacto 1 requires another applicant Married/Defacto 2.

^ Required for servicing for some lender matches when loan is high LVR

you can enter the annual figure and press F12 to convert to monthly

Qualify your client

Click the  button to progress to the client qualification screen.



You can elect to display a schedule of costs and funds required only, lenders the client qualifies with or both by checking one or both boxes. The system will default to both.

In the screen shot below you see the following:

1. Cost schedule detailing all appropriate state government and lender and mortgage insurance costs. (Note: LMI is stated as an average of all qualifying lenders at this time).
2. Finds required by the client to complete the purchase plus a warning if there is a shortfall based on initial input.
3. Lenders with whom the scenario qualifies ordered from left to right on maximum loan amount for that lender. Use the horizontal scroll bar to slide through lenders out of view.
4. You can change the loans that appear by selecting various tick boxes at the bottom of the screen. Usually the default view is sufficient.
5. You should note that other than determining maximum capacity for each lender no loan matching or ranking has taken place at this time.
6. At this point you know that based on the information provided the scenario will qualify with a number of lenders.

Costs Schedule

Costs	Amount	Amount
Securities and Loans - \$34,029		
Initial Funds Required - \$50,504.20		
Government fees and charges - \$19,344		
Investment 1 Fee, fee on new mortgage	\$10,024.00	
Investment 1 Stamp Duty (1% of sale of Land)	\$10,024.00	
Investment 1 Fee, fee on Transfer of Land	\$1,071.00	
Lender establishment fees - \$6,320		
Normal Lender Settlement Fee	\$250.00	
Capitalised LMI (Average)	\$5,970.85	
Other Costs - \$1,600		
Conveyancing Costs	\$1,000.00	
Fees to complete - (\$50,504)		\$50,504.20
Initial funds required from you		\$50,504.20
Total	\$411,566.28	\$411,566.28

Warning: There is no stated funds available. The estimated shortfall in funds required from applicant(s) is \$80,851

Lender Calculators

Lender	Borrowing Capacity	Interest Rate	Loan To Value
LIBERTY FINANCIAL	\$828,000	5.5% p.a.	80.61%
George	\$887,388	5.5% p.a.	80.61%
ANZ	\$876,888	5.5% p.a.	80.61%
NATIONAL FINANCE CLUB	\$868,000	5.5% p.a.	80.61%
ING DIRECT	\$868,000	5.5% p.a.	80.61%
SUNCOAST	\$858,000	5.5% p.a.	80.61%

Note the highlighted warning showing a funds shortfall. This will be shown if the amount entered in the “Funds Available” field are less than the calculated funds required.

Find the appropriate loan

Click the **Forward** button.

From the following page you can select the features that you and your client consider the most appropriate for their circumstances.

Lead Prospect - null

Applicant loan preferences

Back Forward

Return to Loan Prospect List

Purpose of Loan: \$275000 for Owner Occupied

Preferred Loan Product(s)

Basic Loan: ☒

Standard variable loan: ☐

Discharge variable (Homeowner) loan: ☐

Line of credit: ☐

Fixed Interest Period: Please select

Reverse Mortgage: ☐

Loan Attributes

No Application fee important? ☐

No ongoing fees important? ☐

100% offset account required? ☐

Recrawl facility required? ☐

Loan portability important? ☐

No early payout penalty important? ☐

Split loan facility required? ☐

Low customer rating required? ☐

Capitalised LMI required? ☒

Applicant(s) qualified for internal LMI? ☐

Professional package is NOT required? ☐

Interest Only period required? ☐

Repayment Options

Loan Term? Maximum

Make extra monthly payments of: \$0

Average offset account balance will be: \$0

Make a Lump sum payment of: \$0

at Year (Y/N/A)

Options

Show loan products for: All Lenders

Show Lenders in category: Prime Lenders

Always show best matched product for Lenders

Find best loans for each lender based on:

- ☒ Best loan feature match from best cost
- ☐ Best cost only

Select best cost based on:

- ☒ Short term loan (5 years)
- ☐ Medium term loan (10 years)
- ☐ Long term loan (Full term)

☐ Show only the best matched loan product for each lender

☒ Overwrite quotations created in this session

☐ Match against comparison products from other lenders

Click the  button.

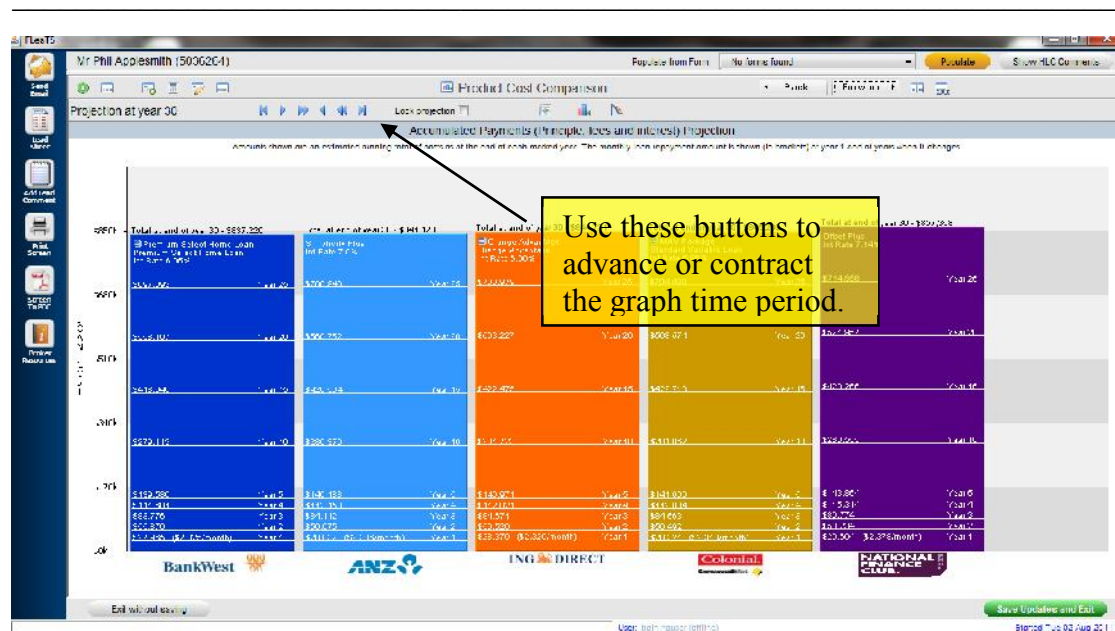
The screenshot displays the FLeaTS software interface. At the top, a yellow box labeled "% match against selected features" points to the "Score" column. Another yellow box labeled "Product related warnings" points to the "Warning" column. A third yellow box labeled "Select your ranking criteria" points to the "Rank By Match Score" dropdown at the bottom. A fourth yellow box labeled "Ticking will cause reason for reduced match score to be displayed." points to the "Show reduced score reasons" checkbox. The main table lists products from various lenders, including BankWest, National Finance Club, ANZ, ING Direct, and Colonial. The table columns include Product, Score, Warning, and various cost metrics. A circled area in the "Warning" column highlights a warning icon.




Product	Score	Warning	Ann Fee	Ann Fee	Ann Fee	With Fee	1st Cost	1st Cost	1st Cost	1st Cost	1st Cost	1st Cost
BankWest Premium Select Home Loan	100%	Refer to lender for Cash out instructions. IF THE FUNDING	None	None	None	None	\$2,500	\$10,500	\$270,115	\$510,200	\$545,500	
National Finance Club Offset 2.0%	100%	Cash out instructions apply refer to Commonwealth policy. F	None	None	None	None	\$2,500	\$10,500	\$270,115	\$510,200	\$545,500	
ANZ Simply Plus	95%	Refer to lender for Cash out instructions. IF THE FUNDING	None	None	None	None	\$2,500	\$10,500	\$270,115	\$510,200	\$545,500	
ING Direct Change Advantage	95%	Refer to lender for Cash out instructions. IF THE FUNDING	None	None	None	None	\$2,500	\$10,500	\$270,115	\$510,200	\$545,500	
Colonial 1647 Package	95%	Refer to lender for Cash out instructions. IF THE FUNDING	None	None	None	None	\$2,500	\$10,500	\$270,115	\$510,200	\$545,500	

Tip: Expand the Warning column to view the entire warning. Do this by placing your cursor on the column divider, circled above, and dragging it to the right. You can expand any column in this way.

1. Click the **Select All** button or click on individual loans you wish to rank.
2. Click the **Forward** button.

Any displayed product can be excluded by highlighting it and clicking the **Exclude product** button. This will cause the system to do a new lender match without the excluded product.




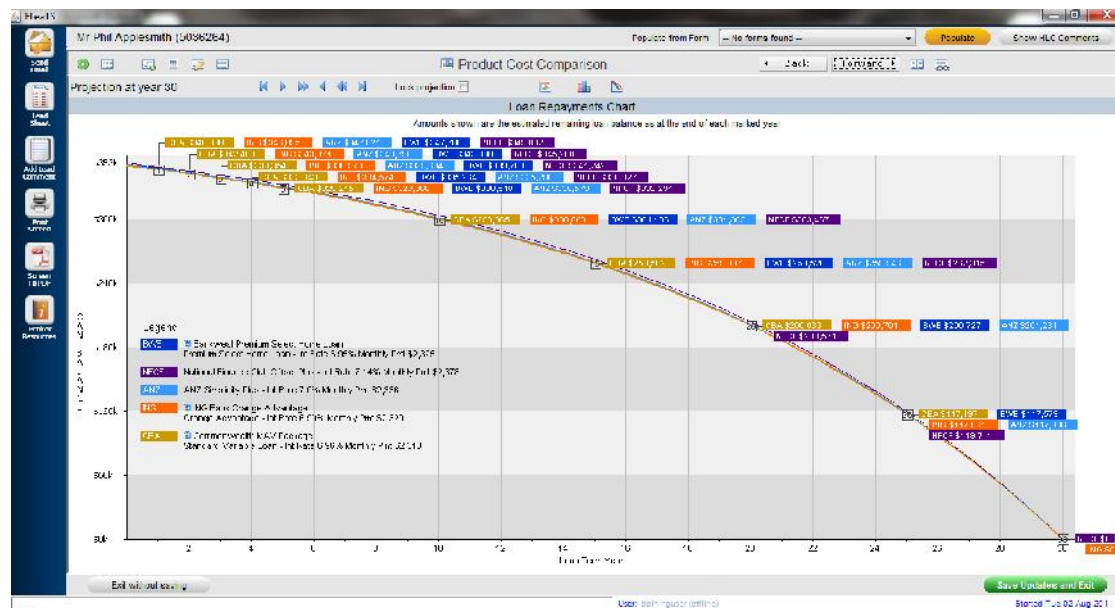
These loans are ranked by total cost (principal, interest and fees) payable. The graph will default to the full loan term but this can be changed. Clicking the  button or  button will reduce or increase the graph term by five years. The  buttons will reduce or increase the graph by 1 year increments.

You can lock the projection in place by ticking the Lock Projection box. Leaving the box unticked will return the graph to the maximum term each time you return to it after going to another screen.

The lines on the graph show the total amount paid over the designated number of years.

Note: Changing the term on the graph does not change the initial loan term. It shows the amount of the loan including costs and interest paid over the time specified.

By clicking the  icon you are able to change the graph view to the following.



Instead of displaying total payments this graph displays the expected loan balance at the various points in time. The graph term can be advanced and contracted in the same manner as shown above.

What if scenario

You can accommodate what if scenario requests (in the line graph above) for making additional payments, lump sum payments or average offset balance. Set the appropriate options as shown below in the Loan Preferences Screen.

Repayment Options	
Loan Term?	Maximum
Make extra monthly payments of:	\$0
Average offset account balance will be:	\$0
	\$0
Make a Lump sum payment of:	at Year N/A

Product features comparison

Click the **Forward** button from either graph.

FLaTS

Mr Phil Applesmith (5036264)

Populate from Form: -- No forms found --

Populate Show HLC Comments

Product Features Comparison

Back Forward

Select All For Quotation

Lender	BankWest	NATIONAL FINANCE CLUB	ANZ	ING DIRECT	Colonial
Loan Details					
Package	Premium Select Home Loan	Offset Plus	Simply Plus	Orange Advantage	MAV Package
Product	Premium Select Home Loan	Offset Plus	Simply Plus	Orange Advantage	Standard Variable Loan
Loan Amt	\$351,303	\$352,488	\$351,189	\$350,482	\$349,890
Estimated LMI	\$6,303	\$7,488	\$6,189	\$5,462	\$4,890
Payments					
Monthly Payment	\$2,325	\$2,378	\$2,336	\$2,329	\$2,318
Adjustment After	N/A	N/A	N/A	N/A	N/A
Adjusted Payment	N/A	N/A	N/A	N/A	N/A
Fees					
Application Fee	None	None	None	None	None
Monthly Fee	None	None	None	None	None
Annual Fee	None	None	None	\$199	\$350
Estimated Costs					
Short Term	\$139,596	\$143,854	\$140,168	\$140,971	\$141,006
Medium Term	\$279,113	\$286,555	\$280,376	\$281,723	\$281,862
Long Term	\$837,220	\$857,350	\$841,120	\$844,731	\$845,206
Rates					
Initial Rate	6.95%	7.14%	7.0%	6.99%	6.96%
Initial Rate For	N/A	N/A	N/A	N/A	N/A
Subsequent Rate	N/A	N/A	N/A	N/A	N/A
Comparison Rate					
Features					
Portability	✗	✓	✓	✓	✓
Offset Account	✓	✓	✗	✓	✓
Split Loan Facility	✗	✓	✓	✓	✓
Package Facility	✗	✗	✗	✗	✓
Redraw Allowed	✓	✓	✓	✓	✓
Other					
Early Payout Penalty	No	No	No	No	No
Offset Acct Fee	None	None	None	None	None
Redraw Fee	None	None	None	None	None
Selection					
Quotation Required	✗	✗	✗	✗	✗

Exit without saving

Save Updates and Exit

User: traininguser (offline) Started Tue 02 Aug 2011

Provide your customer with a quotation

On the bottom line, click on the red cross for all loans you wish to provide a quote for. The cross will turn into a green tick.

Alternatively, click the  button to provide a quote for all displayed lender products

Click the  button.

Quote page

The screenshot displays a web browser window with the URL [http://www.flats.co.uk/quote/20385264](#). The page is titled "Product Question" and shows a quote for a property in London. The quote is for a 2-bedroom flat with a purchase price of £385,438. The quote is valid until 03/09/2011 at 03:37 PM.

Lender and Product

The quote is for National Finance Club to provide you with a Direct Plus product. Your loan of £385,438 with an annual interest rate of 5.99% includes a contribution to the National Finance Club's mortgage insurance premium of £7,455.

Application Fee

There is an application fee charged by the lender.

Monthly Payments

The initial monthly repayment amount for the loan will be £2,578.

Other Fees

Application Fee
There is an application fee charged by the lender.

Monthly Fee
There is a monthly fee charged by the lender.

Annual Fee
There is an annual fee charged by the lender.

Costs Schedule

The table below shows on the left a list of costs associated with purchasing your property and on the right hand side the expected amount of funds in pounds of your loan required to complete your purchase.

	Cost	Source
Securities and Loans		
Purchase Property Value	£385,438.00	
Total Loan Value	£385,438.00	
Government fees and charges		
Investment 1 Reg. Fee on new mortgage	£102.46	
Investment 1 Stamp Duty on Transfer of Land	£8,178.00	
Investment 1 Reg. Fee on Transfer of Land	£1,071.50	
Lender establishment fees		
Lender Set-up Fee	£12.00	
Settlement Admin Fee	£165.00	
Valuation Fee	£237.00	
Investment 1 Stamp Duty on Transfer of Land	£7,455.00	
Loan Valuation Fee	£237.00	
Investment 1 Stamp Fee	£440.00	
Other Costs		
Conveyancing Costs	£1,000.00	
Funds to complete		
Initial funds required from you		£81,458.00
Total	£419,708.06	£419,708.06

Early Termination Fee

Your loan has no early termination fee.

Please Note

The Direct Plus product fees are pending Lender review.

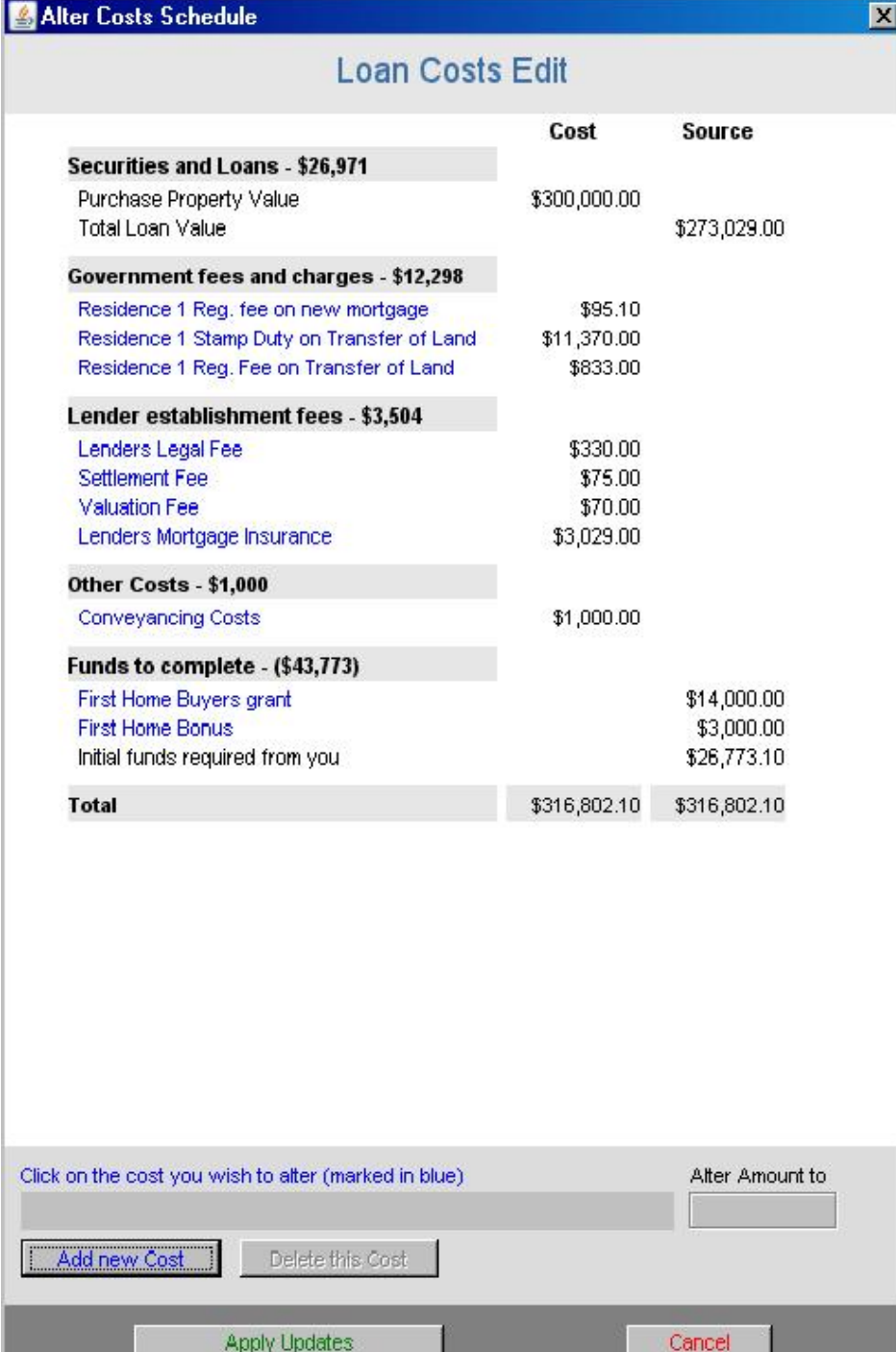
Note: For best results print the quote to pdf prior to printing or emailing. You can do



this by clicking on the icon.

Amending a quote

Click the [Alter Costs Schedule](#) button.



The screenshot shows a window titled "Alter Costs Schedule" with a sub-header "Loan Costs Edit". It contains a table with two columns: "Cost" and "Source". The table lists various costs categorized into "Securities and Loans", "Government fees and charges", "Lender establishment fees", "Other Costs", and "Funds to complete". A "Total" row at the bottom shows a total cost of \$316,802.10. Below the table, there are instructions and buttons for editing costs.

	Cost	Source
Securities and Loans - \$26,971		
Purchase Property Value	\$300,000.00	
Total Loan Value		\$273,029.00
Government fees and charges - \$12,298		
Residence 1 Reg. fee on new mortgage	\$95.10	
Residence 1 Stamp Duty on Transfer of Land	\$11,370.00	
Residence 1 Reg. Fee on Transfer of Land	\$833.00	
Lender establishment fees - \$3,504		
Lenders Legal Fee	\$330.00	
Settlement Fee	\$75.00	
Valuation Fee	\$70.00	
Lenders Mortgage Insurance	\$3,029.00	
Other Costs - \$1,000		
Conveyancing Costs	\$1,000.00	
Funds to complete - (\$43,773)		
First Home Buyers grant		\$14,000.00
First Home Bonus		\$3,000.00
Initial funds required from you		\$26,773.10
Total	\$316,802.10	\$316,802.10

Click on the cost you wish to alter (marked in blue)

Alter Amount to

[Add new Cost](#) [Delete this Cost](#)

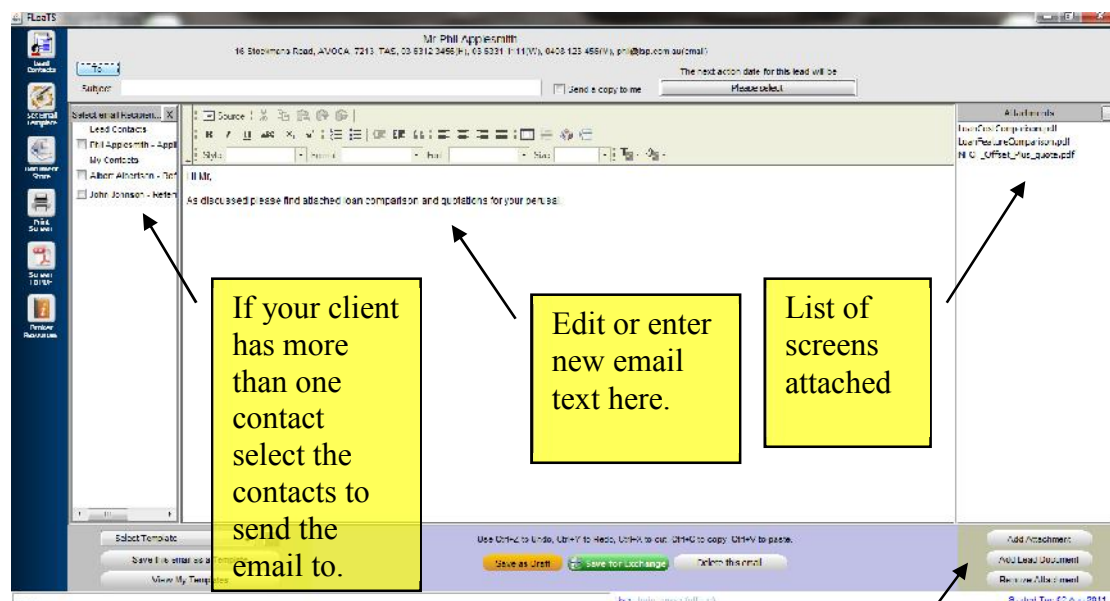
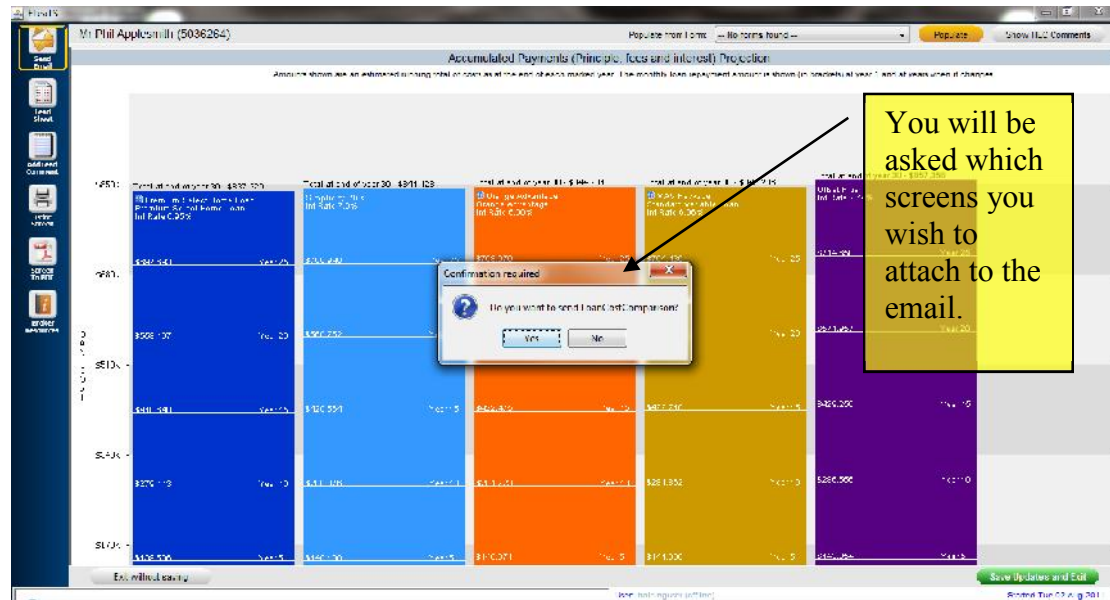
[Apply Updates](#) [Cancel](#)

1. You can add a new cost by clicking the [Add new Cost](#) button
2. Costs can be deleted by clicking on the item to be deleted and then clicking the [Delete this Cost](#) button.

Emailing the quotation and other information to your client

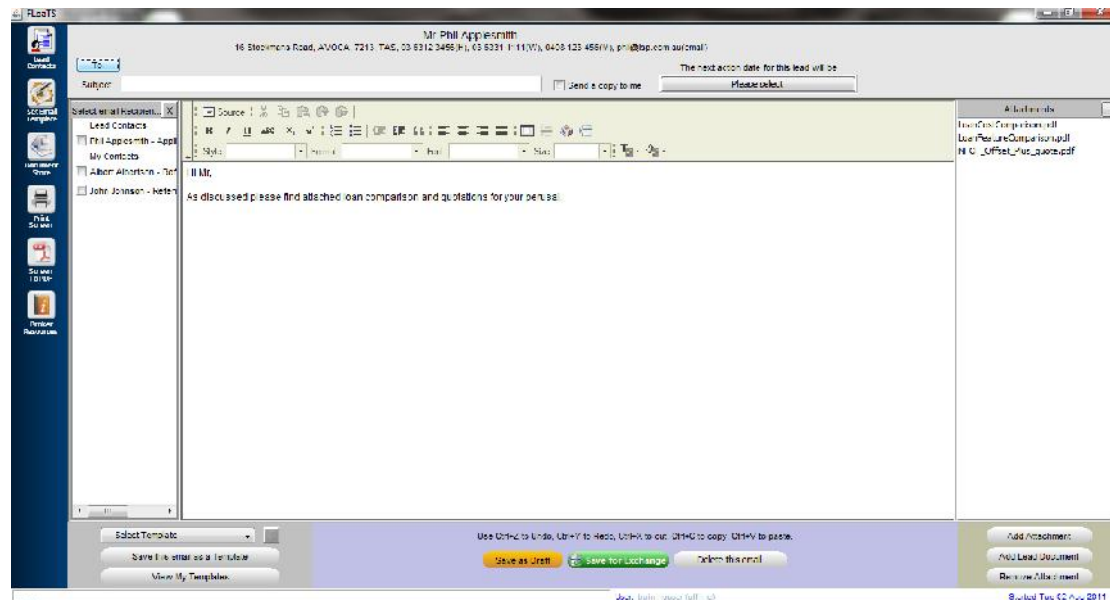


Click the icon to open the email template.



Printing your quotation and comparisons


All quotations and comparisons can be printed for your records by clicking on the Print icon on each page.

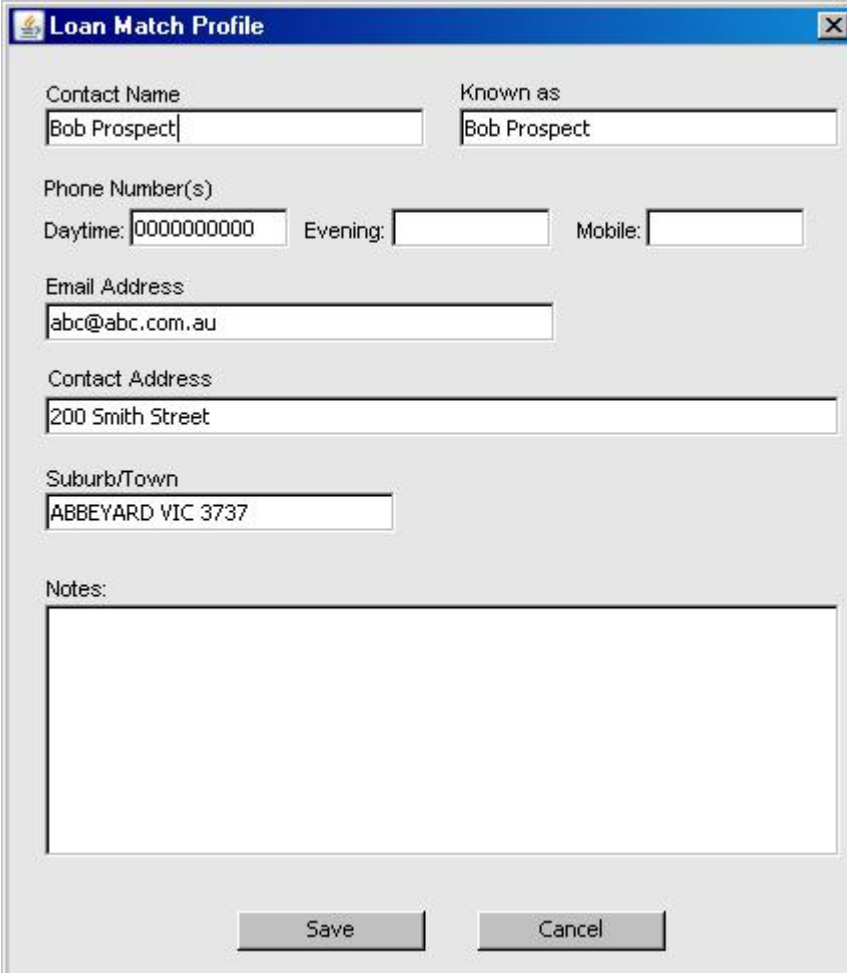


Create new client from loan scenario and prospect

Once you have established that the new prospect is going to become a client you should create a new client record.




Click the  icon. You will be asked to save the current record.



The image shows a 'Loan Match Profile' dialog box with the following fields and buttons:

- Contact Name:** Bob Prospect
- Known as:** Bob Prospect
- Phone Number(s):**
 - Daytime: 0000000000
 - Evening:
 - Mobile:
- Email Address:** abc@abc.com.au
- Contact Address:** 200 Smith Street
- Suburb/Town:** ABBEYARD VIC 3737
- Notes:** (Empty text area)
- Buttons:** Save, Cancel

Enter the details and Save.

You will then be presented with the screen below. Enter the appropriate additional information and click .

Return to the main client list screen and exchange.

NCCP compliance

Forms

Several “Forms” have been included in FLeaTS to enable compliance with the NCCP legislation which came into effect on July 1st 2010. These include the “Client Needs Review and Preliminary Assessment”, “Credit Guide”, “Quote”, “Credit Guide and Quote” and “Credit Proposal”.

In order to avoid duplication of effort the forms can be auto populated from all data held in FLeaTS client data, Loan Match Data and other forms. Additionally, all data is automatically cross populated to NextGen’s ApplyOnline electronic lodgement facility.

Client Needs review and Preliminary Assessment Form (CNR)

Completion of this form ensures that all the necessary data is captured to enable you to make the Preliminary assessment as required by the act. Information contained within the client’s record in FLeaTS and the Loan Matching software can be transferred to the CNA avoiding duplication of entry.

Note: This form serves the dual purpose of capturing all information for lender submission via NextGen’s ApplyOnline. All information within this form will populate your lender application.

Please refer to Appendix A for details of your Responsible Lending Obligations – all of which can be met through FLeaTS facilities.

Accessing Forms

Click "Forms" icon

Highlight client from Lead List

Lead Company	Applicant name	ID	Lead	Amount	Loan type	Lead State	Next Action	Next Action Date
Lead 1	Mr Phil AppleSmith	5011103	phil@cs.com.au	\$400,000	Purchase	Available documents	Get applicant	24-Aug-2011, 09:54AM
Lead 2	Mr Gary Cooper	5011007	gary@cooper.com.au	\$100,000	Purchase	Pre application approved	Get applicant	13-Aug-2011, 07:54AM
Lead 3	Mr Gary Cooper	5011403	gary@cooper.com.au	\$400,000	Purchase	Pre application approved	Get applicant	13-Aug-2011, 07:54AM
Lead 4	Mr David Henry Trott	5011117		\$100,000	Purchase	Full application submitted		28-Aug-2010, 03:26AM
Lead 5	Mr Alan AppleSmith	5011002	alan@fordleeds.com.au	\$200,000	Purchase	Full application approved	Check settlement	14-Sep-2011, 09:15AM
Lead 6	Mr Peter Anderson	5011007	sherry@firstfoli.com.au	\$100,000	Purchase	Available documents	Get documents	27-Sep-2011, 10:00AM
Lead 7	Mr Alan AppleSmith	5011002	alan@fordleeds.com.au	\$200,000	Purchase	Full application submitted	Check settlement	14-Sep-2011, 09:15AM
Lead 8	Mr Peter Cooper	5011007		\$100,000	Purchase	Appointment made		28-Jun-2011, 08:00AM
Lead 9	Mr Peter Cooper	5011007	www@123.com	\$100,000	Purchase	Appointment made	Meet applicant	28-Jun-2011, 08:15PM
Lead 10	Mr Peter Cooper	5011007	www@123.com	\$100,000	Purchase	Appointment made	Meet applicant	28-Jun-2011, 08:15PM
Lead 11	Mr Peter Cooper	5011007	www@123.com	\$100,000	Purchase	Appointment made	Meet applicant	28-Jun-2011, 08:15PM
Lead 12	Mr Peter Cooper	5011007	www@123.com	\$100,000	Purchase	Appointment made	Meet applicant	28-Jun-2011, 08:15PM
Lead 13	Mr Peter Cooper	5011007	www@123.com	\$100,000	Purchase	Appointment made	Meet applicant	28-Jun-2011, 08:15PM
Lead 14	Mr Peter Cooper	5011007	www@123.com	\$100,000	Purchase	Appointment made	Meet applicant	28-Jun-2011, 08:15PM
Lead 15	Mr Peter Cooper	5011007	www@123.com	\$100,000	Purchase	Appointment made	Meet applicant	28-Jun-2011, 08:15PM
Lead 16	Mr Peter Cooper	5011007	www@123.com	\$100,000	Purchase	Appointment made	Meet applicant	28-Jun-2011, 08:15PM
Lead 17	Mr Peter Cooper	5011007	www@123.com	\$100,000	Purchase	Appointment made	Meet applicant	28-Jun-2011, 08:15PM
Lead 18	Mr Peter Cooper	5011007	www@123.com	\$100,000	Purchase	Appointment made	Meet applicant	28-Jun-2011, 08:15PM
Lead 19	Mr Peter Cooper	5011007	www@123.com	\$100,000	Purchase	Appointment made	Meet applicant	28-Jun-2011, 08:15PM
Lead 20	Mr Peter Cooper	5011007	www@123.com	\$100,000	Purchase	Appointment made	Meet applicant	28-Jun-2011, 08:15PM

Click here and select required form.

Select Form: Please Select

Buttons: Public Form, My Form List, Download form updates, Start Form, Exit

Note: You can click to populate the form from this page or from the form itself. You can also elect to overwrite existing values.

Click here to start the form.

Client Needs Review

Prepared For: Mr Phil AppleSmith
Reviewed By: 5796564
Prepared By: Training User
Phone: 010 4240 0000
Mobile: 041 1 535 354

Exit Form without Saving Reference Notes Save As Save Updates Save Updates and Exit

Select source of data to populate the form.

Transaction Details

Client Details

Statement of Position

Loan Details

Exit Form without Saving Reference Notes Save As Save Updates Save Updates and Exit

Note: The process for completing all forms is the same.

Electronic Lodgement

FLeaTS/NextGen “ApplyOnline” Basic Instructions

From Monday 19th November 2012 lender submissions via FLeaTS will be undertaken directly from the newly created “Client Needs Review and Preliminary Assessment” (CNR). This means that in almost all cases each piece of information only needs to be entered once throughout the whole process of client set-up, loan comparison, NCCP documentation and loan application.

Please note that this process does not apply to submissions to NFC via FLeaTS which will remain unchanged at this stage.

There are a small number of mandatory areas that must be completed within the CNR to enable the opening of the ApplyOnline (refer to list below). The data entered here will automatically populate into ApplyOnline’s application form. While extra fields are non-mandatory and can be completed in the ApplyOnline application we recommend that for faster processing time you complete as much data as possible within the CNR prior to opening ApplyOnline.



Remember, unless you have already completed an NCCP compliant CNR you will need to complete FLeaTS CNR in full and have it signed by your client(s).

Mandatory Fields

Client Names	Address details	Post Settlement Address
Phone numbers – at least 1	Employment details	Income
Assets & Liabilities	Security property details	Loans Required
Settlement Date (if full application)	Program – Full Doc/Low Doc	

Note: All the above information will automatically populate ApplyOnline – you do not need to re-enter.

Application process summary

1. Create lead within FLeaTS and exchange in the normal manner
2. Highlight lead for which you wish to submit an application
3. Click Submit. This will either open the data capture form which is the “Client Needs Analysis & Preliminary Assessment” (CNR), if required fields have not been completed, or take you directly to ApplyOnline if the CNR is completed to a valid state. You can also open the CNR from Lead Forms and submit from there.
4. Complete all items highlighted with an * as a minimum. For purposes of speed we recommend completing all appropriate information within this form, however, if you have separately completed a compliant NCCP Needs Analysis you can enter the minimum if you wish. **Note:** You can complete this form offline and transfer to ApplyOnline whereas you must be online to access ApplyOnline.
5. Click Submit. If you have missed any required fields you receive a validation error. Click on the error to go to the required field, correct the error(s) and click Submit again. **Note:** When the CNR is in a valid state you will see a green tick at top right of screen.
6. The ApplyOnline screen will display with a number of tabs for each section of the application. Missing information will be noted with a  both on the tab and beside the field that contains the error. You can also click on “Validate” to show all errors or just those on the selected page. Clicking on each validation error will take you to the field concerned.
7. When errors have been completed on a page clicking the tab again will revalidate that page. Some items are noted with a yellow . These are simply alerts that there may be an issue that you need to check. They are not necessarily errors and the submission can still proceed. We recommend checking the data in these fields prior to submitting to the lender.
8. When all missing information is completed and you’ve cleared the red X’s print your lender documentation, ID forms, checklists, online application pack etc. To do this, simply click on **Print**.
9. Click Submit. Your loan application will be submitted to the lender and you will receive messages back confirming receipt. You will also be able to see these in FLeaTS in client history.
10. Status updates by lenders will also be automatically sent to FLeaTS and you will receive SMS and email notifications. If you would rather only receive one type of notification please email Broker Support at broker.support@firstfolio.com.au and they will make the necessary changes for you.

Note: You can save and exit the ApplyOnline application at any time. You can also access it again from any computer that has FLeaTS installed.

Accessing partially completed and previously submitted applications

Once the ApplyOnline application has been opened FLeaTS moves it to the Submissions List. You can open these applications either directly from the Submissions List or by highlighting the lead concerned and click Submit.

Resubmitting applications to a new lender

This is done by cloning the original submission and nominating a new lender.

1. Open the original submission from the Submissions List
2. On the top menu of ApplyOnline click on "More" and then "Clone"
3. Complete the dialogue box that displays as to reason for cloning, general comments and new lender.
4. Due to different lender requirements some fields will no longer be valid and will need to be amended.
5. Once validated click on Submit to lodge the application.

Completing an application using FLeaTS/ApplyOnline – Pictorial Instructions

For the purposes of these instructions please assume that the client has already been set up in FLeaTS.

1.

Highlight the lead you wish to create a submission for and click Submit.

Note: You can also go to lead forms and create from there.

Tip: Ensure that you have selected a lender within the lead record.

2.

Complete the NCCP compliance acknowledgement

Please answer before continuing

FIRSTFOLIO

You are about to perform a Loan Submission action. Please answer the following:

Is this a Regulated Loan under the NCCP Act? ☐ Yes ☒ No

I have completed a preliminary assessment to confirm that this loan is not unsuitable to the borrower and I can provide a copy of this assessment if requested within 7 days. ☐ Yes ☒ No

I have provided all borrowers my Credit Guide. ☐ Yes ☒ No

I have provided all borrowers my Quote (if applicable). ☐ Yes ☒ No

I have provided all borrowers my Proposal Disclosure Document. ☐ Yes ☒ No

Please note that if you falsely declare that any of the above items have been completed, your accreditation with any of Firstfolio's companies and, where applicable, your authorisation as a Credit Representative may be withdrawn.

3.

FLeaTS

Mr Henry Parkes (5061154)

Expand to Print Populate Save Updates

Send Email Load Sheet Loan Matching Investment Calculator Document Store Add New Document Print Send the URL

Client Needs Review & Preliminary Assessment

Prepared For: Mr Henry Parkes
Reference ID: 5061154
Prepared By: Training User
Phone: (02) 9240 0002
Mobile: 0411 233 254

Start Form

Click here

Users: In line input (off line)

4.

FLeaTS

Mr Henry Parkes (5061154)

Expand to Print Populate Save Updates

1. Client Needs Review & Preliminary Assessment

Application Details

Application Information

Loan Application Type

Application for: Sole Applicant

Application type: Full Loan submission

Company / self employed: ☐

First: ☐ Next: ☐

Application Type dropdown options: Sole Applicant, Joint Applicant, Joint Applicant Married/Defacto

Note: Ensure you select the correct combination of applicants. Joint Applicants are treated differently to Joint Applicants Married/Defacto.

5. Complete mandatory fields in CNR

FLeaTS

Mr Henry Parkes (5061154)

Expand to Print Populate Save Updates

Edit Form

Form Valid

Form is automatically validated when required fields completed.

6.

Mr Henry (3061154)

Expand to Print Populate Save Updates

Edit Form

1. Client Needs Review & Preliminary Assessment

Application Details Application Information

Loan Application Type

Application For: Julia Applicants Married/Default

Application Type: Full Loan Submission

Company / Self-Employed: ☐

Trust: ☐

Previous (A1+) Next (A1+)

Click Submit

Submit

7.

Mr Henry (3061154)

Expand to Print Populate Save Updates

Edit Form

1. Client Needs Review & Preliminary Assessment

Application Details Application Information

Loan Application Type

Application For: Julia Applicants Married/Default

Application Type: Full Loan Submission

Company / Self-Employed: ☐

Trust: ☐

Previous (A1+) Next (A1+)

Select Action

Choose an action and click go

Go

Click Go

8. ApplyOnline opens with data populated

Valid Page

Application ID: FLeaTS-5061154-Westpac-22765
 \$295,000
 Securities: 105 Clarinda Street, PARKES, NSW 2870 AU

Pages requiring additional information: Applicants, Loan Details, Security, Financial Position

Internal Notes: Internal Notes are for your own use and will not be visible to the lender. You should note that they will not populate back to FLeaTS.

Application Summary:
 in ID: FLeaTS-5061154-Westpac-22765
 Owner Occupied \$295,000

Applicants:
 Mr Henry Parkes Type: Applicant
 Home Phone: Phone 61 (02) 45624562
 Work Phone: Phone 61 (04) 11111111
 Mrs Clarinda Parkes Type: Applicant
 Home Phone: Phone 61 (04) 11111111
 Work Phone: Phone 61 (04) 11111111

Security: 105 Clarinda Street, PARKES, NSW 2870 AU Property Type: Fully Detached House

Lender:
 Lender: Westpac
 Lender ID's:
 Application Number:
 Submission ID:

Exit Refresh

9.

Enter/correct data as indicated by X

Financial Position

Real Estate Assets:
 Details Ownership Value Base Value
 Add New Real Estate Asset

Other Assets:
 Details Ownership Value Base Value
 Add New Asset
☐ There are no Other Assets for this application

Liabilities:
 Details Ownership Limit Current Balance
 Add New Liability
☐ There are no Liabilities for this application

Income:
 Type Details Ownership Frequency Value
 Net Salary Wool Turner Henry Parkes Monthly \$120,000.00
 Gross Salary Wool Turner Henry Parkes Monthly \$120,000.00
 Add New Income
☐ There is no Income for this application

Exit Refresh

10.

Mr Henry Parkes (known as Henry)
1 Federation Way, TEVTERFIELD, NSW, 2272, Australia, 02 4362 4552 (U)

fleats
Online Loan Management

Applications

Save Print Validate Submit more »

Summary Applications Loan Details Security Financial Position Loan Summary Status Tracking Internal Notes

Application ID: FLeats-5081154-Westpac-02765
\$295,000
Securities: 105 Clarinda Street, PARKES, NSW 2873 AU

Borrower: 2 Mrs Clarinda Parkes of 2

Applicant Type
Applicant Type: Person Applicant Role: Co-Applicant

Applicant
Title: Mrs
First Name: Clarinda
Middle Name:
Family Name: Parkes
Previous Name:
Date of birth: 16 Nov 1970
Gender: Female
Permanent Australian Resident: Yes

First Home Buyer:
Customer of Lender:
If yes, how long: months
Employee of Lender:
Marital Status: Married
Spouse: Co-Applicant Henry Parkes
Non Loan Party:

Click on tab after entering data to validate page

11.

Mr Henry Parkes (known as Henry)
1 Federation Way, TEVTERFIELD, NSW, 2272, Australia, 02 4362 4552 (U)

fleats
Online Loan Management

Applications

Save Print Validate Submit more »

Summary Applications Loan Details Security Financial Position

Application ID: FLeats-5081154-Westpac-02765
\$295,000
Securities: 105 Clarinda Street, PARKES, NSW 2873 AU

Borrower: 2 Mrs Clarinda Parkes of 2

Applicant Type
Applicant Type: Person Applicant Role: Co-Applicant

Applicant
Title: Mrs
First Name: Clarinda
Middle Name:
Family Name: Parkes
Previous Name:
Date of birth: 16 Nov 1970
Gender: Female
Permanent Australian Resident: Yes

Or click on Validate to show validation errors of current page or whole application

ApplyOnline - JWebBrowser

Show Validation for the selected tab only

Key

Error Warning

Summary Tab

Applicant Tab

Loan Details Tab

Security Tab

- All loan details must have a valid product selected for loan product 1 on loan detail 1
- Company Name for security contact of real estate security 1 is required. Contact name can be provided instead
- There must be one and only one primary security provided.
- Instrument type is mandatory for security 1. Select a valid type
- No of Mortgages must be entered as part of the security's valuation details. Please select another security type.
- Ce Accumulation must be entered as part of the security's valuation details. Please select another security type.
- Number of car spaces must be entered as part of the security's valuation details. Please select another security type.
- Construction type must be entered as part of the security's valuation details. Please select another security type.
- Year built must be entered as part of the security's valuation details.

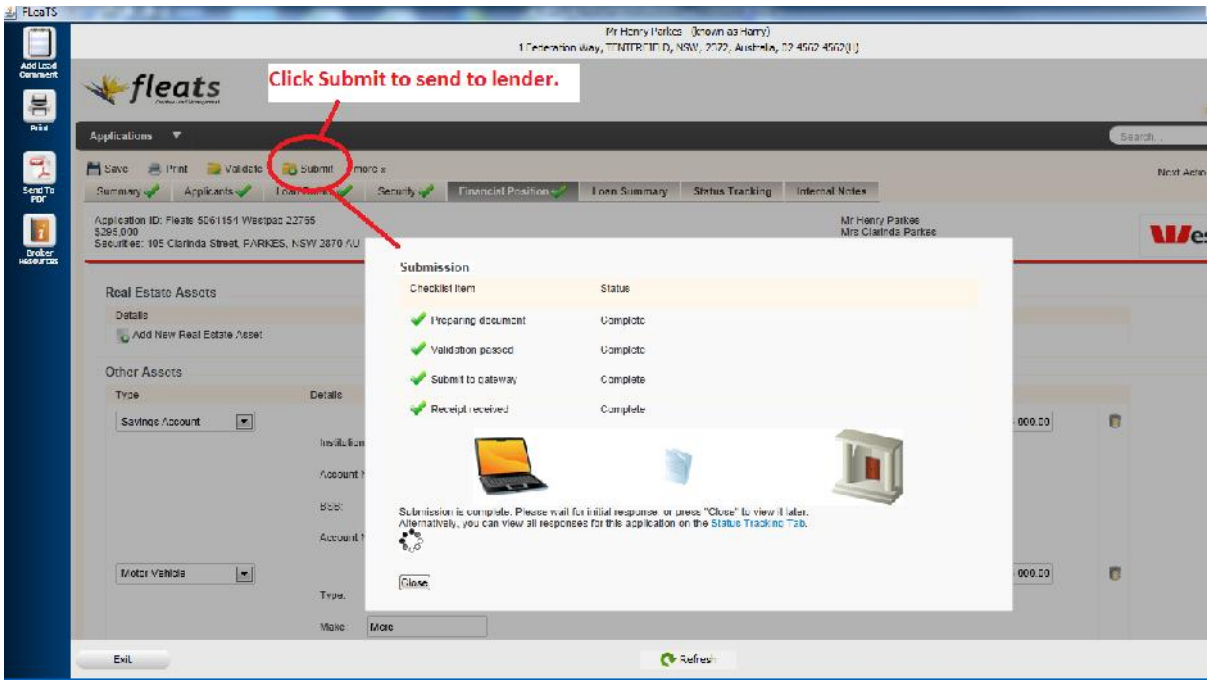
12.

When all tabs have a green tick application is ready to submit

13.

Click "Print" to receive a list of documents to print

14.

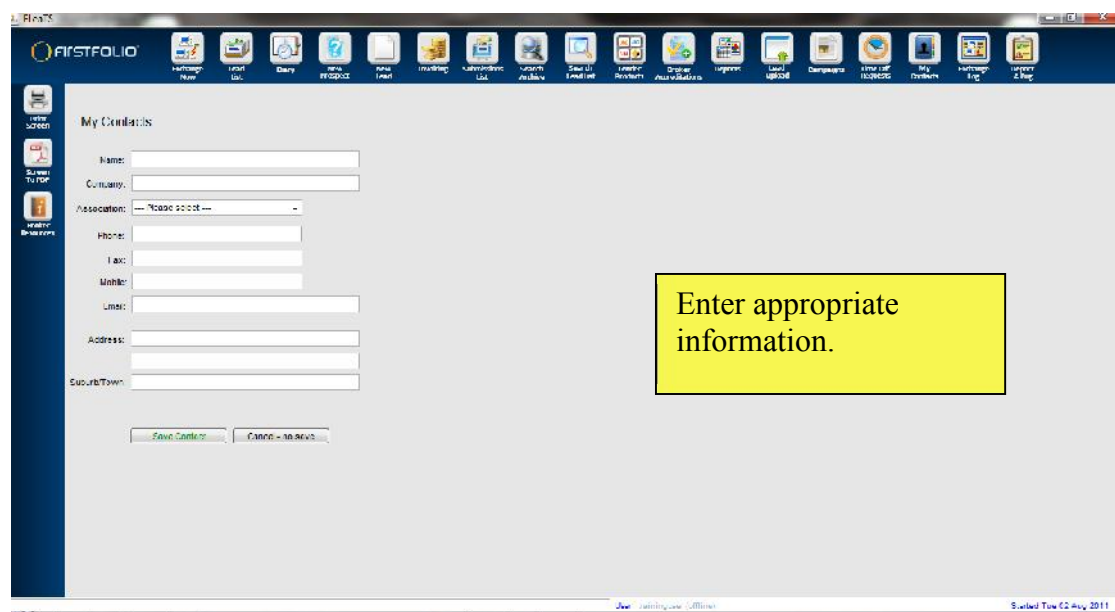
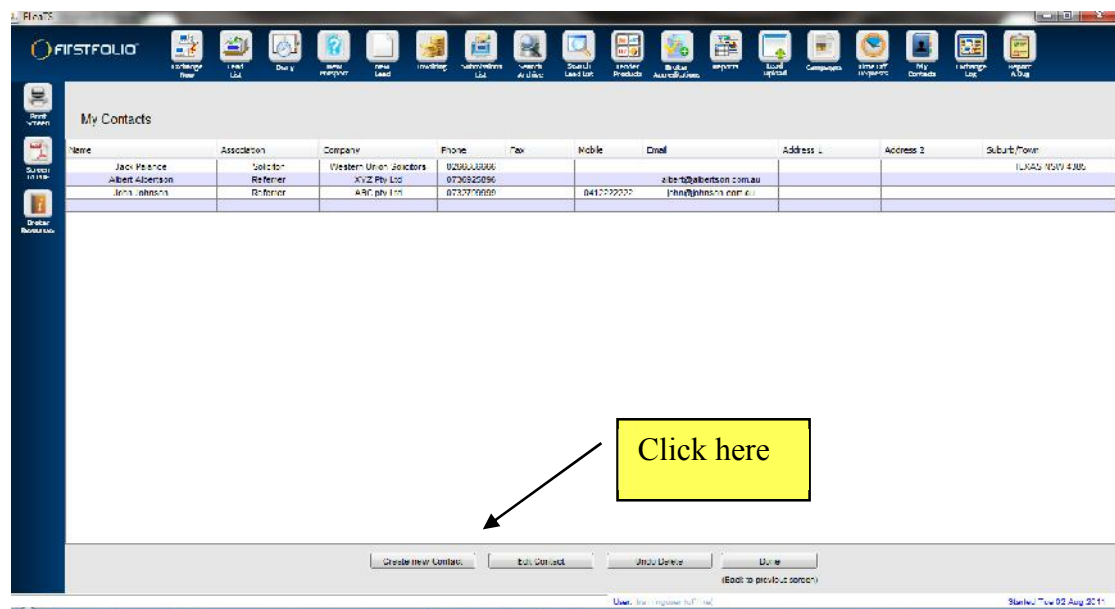


Create a contacts database

FLaTS provides you with database to maintain all your business contacts.

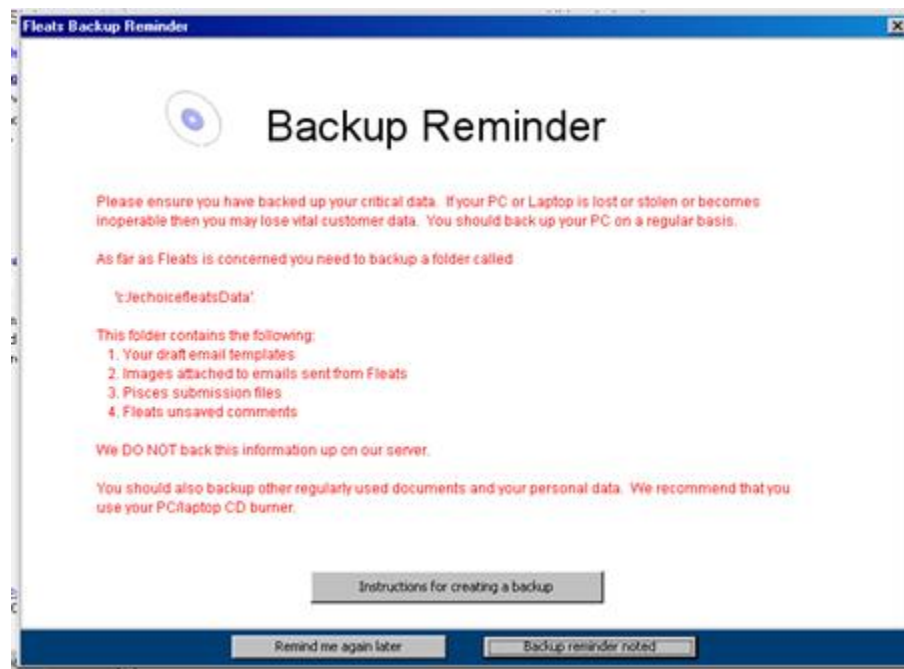


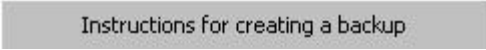
To set the database up, click the icon.



Backing up your records

Whilst most data is replicated on the server and therefore backed up daily there are some system generated files that reside on your own computer. To ensure that you do not lose these in the event of loss or damage to your computer you should undertake a regular back-up routine. The FLeaTS system will remind you of this at various log-on intervals by presenting the following screen.



The files that require backing up are listed on the reminder. Of course, it would be prudent to take the opportunity to also back-up your other data at the same time. Instructions for backing up can be obtained by clicking on the  button.

Clicking on the  button will close the reminder window; however, no back-up will have been performed.

Reporting a problem

If you think that the software is returning incorrect information you should report this



via the Bug button. This will generate an email to the Calculator Administrator.

These reports will be investigated as a priority and results of the investigation reported back to you.

Changes since publication

Nil at this time

Appendix 1

National Credit Code – Responsible Lending Disclosures

The responsible lending disclosure obligations start on the 2 October 2011. These are obligations to provide certain documents to consumers so that they understand the credit activities that you provide.

You must give these documents to ensure that consumers have access to information that will help them make decisions about dealing with you, understand their rights if they do engage your services and understand the contracts that are being offered to them.

Depending on what you do and how you do it, you may need to provide only three or all of the following four documents.

The Finance Broker Contract has now been substituted by these disclosures and is no longer required on any regulated loans

Credit guide

A credit guide provides preliminary information about you to a consumer. This document would typically be provided to your customer prior to engaging in any Credit activity (eg the fact find) and would probably be one of the first documents you provide to the consumer.

Quote

A quote tells the consumer the estimated cost for using your services, if you charge the consumer a fee. Before you provide credit assistance, you must give a quote to a consumer, the consumer must have accepted the quote by signing and dating the quote and you must give the consumer a copy of the accepted quote.

If you do not charge customers any fees for your service or “Clawback” any commission then you do not need to provide a Quote

Proposal document

A proposal document sets out the costs to the consumer of using your services and it discloses any commissions you may receive. You have to give a proposal document at the same time you provide credit assistance to a consumer.

Client Needs Review or the “Written assessment”

This is a preliminary assessment that the proposed loan is ‘not unsuitable’ for the consumer. The assessment is part of the Client Needs Review document that is downloaded from Fleats.

You are required to give a free copy of the written assessment to the consumer if they ask you for one within seven years.

Fleats

These documents will be available in Fleats in two formats after the 30 September 2011 in Template and PDF format. The PDF documents can be accessed via BLOOMSEARCH whilst the templates can be obtained from the “Lead Form” icon in Fleats.

The Templates are largely pre populated but you must still verify that the details are correct or completed.

Australian Credit Licensee may choose to use their own Disclosure documents however Firstfolio's Credit Representative are required to use the Fleats Documents.

If you need to to clarify what your legal obligations are you should contact your advisor. Any other enquiries can be referred to compliance@firstfolio.com.au

Steve Marcolin
Manager, Compliance & Risk